

by ETHEL LANEY
BUDGET EDITOR
CLEVELAND PLAIN DEALER

Your Budget in Wartime

A PRACTICAL GUIDE
TO LIVING WITHIN
YOUR INCOME

45 BUDGETS
covering incomes from
\$100 to \$500 a month



*Each budget fully explained. Adjustable to your
personal needs. Covering your country's needs.*





Your Budget

IN WARTIME

A BUDGET IS A FINANCIAL ROAD MAP, A
FORESIGHTED PLAN, SHOWING HOW IN-
COME MAY BE DISTRIBUTED TO ACHIEVE
A SELECTED GOAL AT A GIVEN TIME.

YOUR BUDGET IN WARTIME

BY ETHEL
LANEY

BUDGET EDITOR
CLEVELAND PLAIN DEALER

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Books in Wartime

"Books are weapons in the war of ideas."

—PRESIDENT ROOSEVELT

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It is printed on lighter weight paper, which reduces bulk substantially, and has smaller margins with more words to each page. The text is complete and unabridged.

Thinner and smaller books will not only save paper, plate metal and man power, but will make more books available to the reading public.

The reader's understanding of this wartime problem will enable the publisher to cooperate more fully with our Government.

PB

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Sample Page from the Account Book

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YOUR BUDGET IN WARTIME

Times Are Different



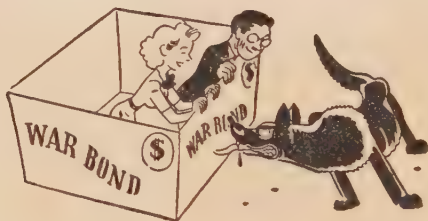
Your budget in wartime must, of necessity, differ from your budget in peacetime. The standard of living must be lowered while we win the war even though we earn more money than in normal times.

It is time to stop thinking in terms of gross earnings and get down to the truth that only part of what we earn is ours to spend or save as we choose. Taxes in many forms, as well as the cost of war bonds and war stamps, must be deducted from family incomes and the incomes of the unmarried alike, before net incomes, upon which the standard of living is properly based, can be determined.

Too many of us only wish we could put more money into war bonds. We are convinced it is necessary to the war effort for us to do this, yet we wonder how it is possible when living expenses absorb such a large part of what we earn. The answer is that winning the war is the most important thing to every one of us, whether we realize it or not, and it is up

to each of us to help gain this victory. We cannot depend entirely upon others to win for us. It is our part to pass the ammunition by buying bonds and to know that victory will depend in large part on how fast and how consistently we keep passing.

The government of our country has asked that a minimum of ten per cent of gross income be set aside by every wage earner for investment in war bonds. How can we do less than comply with this request? If the standard of living that you support absorbs such a large part of your earnings that one-tenth of gross income is not available for investment in these government securities, it is time to change your standard of living to a lower cost level. What will it profit any of us to maintain our usual standard of luxury in living during the war if, when the fighting is over, the Germans or the Japs drive us from our homes? Now is the time to consider this point. Now is the time to do something about it. We can protect ourselves against this possibility. The weapon we must use is nothing more nor less than the family budget.



It is not alone to protect ourselves against the enemy that budgets should be revised to yield more for war bonds. It is also to protect ourselves against insecurity in post-war

years, when the industrial switchover from war production to peace production may find many of us out of work with nothing to live on but accumulated wealth. This is the second kind of protection we buy when we invest in war bonds.

There is a third type of protection war bond purchases will yield if investment in these securities is general enough and large enough. It is protection against inflation. The money put into war bonds takes out of circulation money that might otherwise go into unnecessary purchases. Heedless spending of wartime profits lowers the value of your money, with a resulting rise in prices. This is the beginning of the vicious circle of further devaluation of money and further rise in prices that is known as inflation.

If you are enlisting your budget for victory, make the following rules for spending: eliminate non-essential spending for the duration of the war; buy war bonds up to the very limit of your ability; establish your wartime standard of living and stick to it. Even though your wartime earnings may exceed previous income the standard of living you can afford may be lower than the one to which you are accustomed—and you will soon see why. Spend a minimum for essentials and eliminate non-essentials if you would budget to defeat the Axis.

Deduct Before You Budget



In order to find the amount which you have to budget, you must subtract from your total earnings the amounts of your imperative government obligations such as some taxes, social security, one tenth for war bonds, and also, the cost of any item that you are bound to include in your standard of living when you cannot, according to the standard budget for your income, afford it. Car operation is a usual item in budgets of low income. When it cannot be afforded, it depresses the standard of living in exactly the same way that a cut in salary would. Deductions are amounts of money allocated before you get your pay check and over which you have no control. The difference between the money you actually earn and the money you draw represents deductions at the source of income. Often there are still other deductions to be made, such as debt payments, car operation, etc., before you arrive at the actual figure upon which the standard of living safely can be based.

WITHHOLDING TAX: The withholding tax is a deduction at the source of income. It is not a new tax, but only a system for collecting income and victory taxes on a pay-as-you-go basis. In most instances of modest or low income, paid regularly, it covers the entire income and victory tax bill. Some incomes are not subject to this system of tax collection and when this is so, taxes will be paid in the same way they

formerly were paid, the only difference being that victory tax will now be reported in addition to surtax and normal tax when the wage earner makes out the regular income tax report.

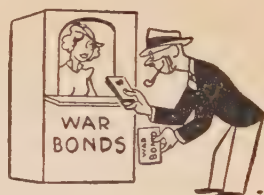


When the withholding tax applies to only part of income and additional earnings are subject to taxation, sums of money in addition to the withholding tax should be saved for tax payments. Sometimes the withholding tax does not cover the entire tax bill when income is salary or wages. In this case there will be additional taxes to pay when the annual report is made. On the other hand, the withholding tax may exceed the sum of the surtax, the normal tax, and the victory tax. In this case the government will make a refund to the taxpayer.

INCOME TAX: Income tax is figured on exactly the same basis as it was previous to the enactment of the withholding tax law. However, we are now on a pay-as-you-go basis. Seventy-five per cent of 1942's income taxes were forgiven for the average taxpayer. Furthermore, the first two quarterly payments of 1942's taxes, paid by most taxpayers in March and June of 1943, have been applied to the 1943

accounts. This brought most of us about up to date with 1943's taxes on July 1st, 1943, when the withholding tax went into effect. But we still owe one quarter of 1942's taxes. One half of this amount will fall due on March 15th, 1944. The remaining half of this amount must be paid on March 15th, 1945.

It is expected that the rate of taxation will be increased in the fall of 1943. A safe budget will provide savings large enough to take care of any such increase.



WAR BONDS: One tenth of gross income for war bonds should be considered minimum for investment in these securities. In case of very low income that is sufficient to pay for necessities for the family and for nothing else, the wage earner should not include this item in the budget as no general rule applies to exceptional circumstances. In case of income sufficient to increase the investment, such increase is obligatory.

SOCIAL SECURITY: When you earn up to \$3,000 per year, one per cent of your income goes for social security payments. If you earn over \$3,000, a flat \$30 is paid. Your social security payments are matched by your employer and provide for unemployment insurance, old age benefits; etc.

Technically speaking, social security is a form of insurance, and should be included in savings.

These are Uncle Sam's deductions, but they are not by any means the only fixed deductions that come out of your pay. Here are some of the others:

OVERTIME: When overtime is a constant sum from month to month, it is a grave temptation to include it with money to be budgeted. Some will insist that this is the thing to do. When you consider, however, that most overtime is made on war jobs, and that a period of unemployment for war workers is possible when fighting stops, it seems that the better part of wisdom is to let this overtime accumulate for the days of unemployment.



HOSPITALIZATION: It is an increasingly general practice among employers to provide the deduction system for hospitalization insurance for their employees. Hospitalization insurance, like social security, would naturally be classified under the general heading of savings because it is insurance protection to provide for hospital care in case it is needed. It simplifies accounting, however, to let both these items ride as deductions, since they mean money that the wage earner never handles.

OTHER DEDUCTIONS: There are certain other deductions that

are not taken out of everyone's pay, but that are common enough to be considered here.

Group insurance, union dues, occupational expenses borne by the worker, professional dues and subscriptions to professional magazines, also are deductions to be made from gross income before the remainder of earnings is divided into the standard pattern outlining the type of living the family can afford.

Credit unions are state- or federal-supervised banks run by the members for their mutual benefit. When the credit union is composed of employees of one company, the voluntary deposits are often handled as payroll deductions and, when this is so, the item should be listed as a fixed deduction to be subtracted from your gross income before budgeting. Your deposit will, of course, count as savings, and you can lower the savings item in your budget by this amount.

A deduction common to a great many budgets is money for partial dependents. Contributions to members of the family would come in this classification; alimony would also be included here.

If there are debt payments they should be subtracted from gross income, for they represent money that is gone. Debt payment affects current income in exactly the same way that a reduction of wages affects it. Debts are money spent before it is earned and this money can never again be spent. It is foolish for a man who must make installment contract payments to count his gross income as money over which he has control. A man earning \$300 a month, with installment payments totalling \$60 a month, has reduced his income to

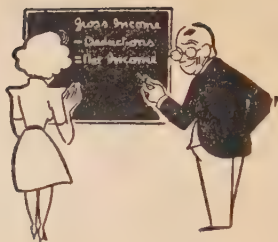
\$240 a month for the life of the contracts, yet he must pay taxes and buy bonds on the basis of his gross income of \$300 a month.



Even such debts as doctor and dentist bills that are overdue are more wisely handled as deductions. True, a good budget will have an allocation for doctor and dentist's services but this money should, when possible, be allowed to accumulate for future use while the old bills are being paid. If this plan is followed, the budgeter eventually gets even with the board and will have money on hand when bills come in. It involves a struggle to clear away the debris of hit-and-miss, planless spending of former years, but the advantage gained is quite worthwhile.

What has been said of installment payments on medical bills is true of any other type of installment payments for things ordinarily included in the standard of living. The cost of education is a good example. Installments on a college debt should be included in the list of deductions to be subtracted from gross income. The standard of living is then designed to fit the proportions of the remaining net income, allocating, if possible, money for books and cultural pursuits which are forms of education and which satisfy appreciations and appetites that need constant nourishment.

Steps In Budgeting



You can see, now, why it is impossible to answer the question, "When I earn \$300 a month, how much can I afford for rent?" Before the correct answer can be computed we must know what deductions to make from gross income. Therefore, remember the following formula as the first direction for making a budget:

Gross income minus deductions equals net income, the figure used as the basis for computing the standard of living that can be afforded.

The second step in making a budget is simple. It consists only of dividing the net income, according to the standard pattern, into either six parts for a family budget or four parts for a single person's budget. All needs and desires known to man can be properly classified under these divisions of the budget.

The Single Person's Budget



The percentages used for a single person's outline are:

50 per cent of net income for living expenses

20 per cent of net income for emergency cash, insurance, and other types of wealth that are to be added to the estate

15 per cent of net income for wardrobe expense

15 per cent of net income for advancement spending

Thus, if a single person had a net income of \$90 a month after the deductions had been subtracted from gross earnings, it would be an ideal arrangement if that person could order his living so that \$45 would cover the cost of shelter, food, transportation to work, and laundry expense.

If, however, such a person lived in an industrial area where all living costs are high, it is extremely doubtful whether he could finance all of these benefits for \$45 a month unless he boarded at home.

When it occurs that the minimum living costs exceed fifty per cent of the net income, we do a little improvising. We subtract the total cost of living needs from the net income. We then preserve the balance between the other three allocations by dividing the remainder into three parts, allocating forty per cent to one (savings), thirty per cent to each of the other two (wardrobe expense and advancement spending).

You see at once that, according to standard, the largest sum should be dedicated to savings, the other two to wardrobe costs and advancement spending. However, it would be quite impractical to allocate the larger sum to savings if the smaller is not sufficient to keep the worker adequately well groomed to carry on his work. This would probably be the case, during wartime especially, while the price of clothing is high.



Workers who have always drawn low or moderately low wages, say from \$12 to \$20 a week, cannot build up wardrobe reserves as can people such as defense workers who today are getting more generous salaries, and so these low-income workers must continue to buy wardrobe replacements no matter how high prices go. Thus they need a larger percentage of income for wardrobe expense than those who are better paid. A woman can protect herself against loss through the high price of clothing by learning to sew. This allows her, if she has an inherent sense of style, to be smartly dressed at about one third of what it would cost her to buy a comparable wardrobe ready-made. Without a sense of style, sewing is nothing but a waste of good material since it defeats its purpose, pleasing appearance at reasonable prices.

When making budgets for these low-income workers who must use more than fifty per cent of income for living expenses and who have no great store of clothing to fall back upon until times and prices again return to normal, we subtract living costs from net income, allow forty per cent of the remainder for clothes and thirty per cent each for savings and for advancement spending. In this way we provide what security is possible and what pleasure can be afforded.

In the case of high wages drawn by a person living alone with no dependents, exactly the reverse of this process is employed: fifty per cent of high wages is not required for living expenses. Therefore, we subtract the price of living from the net income, allocate forty per cent of the remainder to savings; thirty per cent to wardrobe spending; thirty per cent to advancement allowance. Then, because such a person who has drawn generous wages for some time is probably well supplied with all the clothing actually needed for the next two, or even three, years, we cut the wardrobe allowance to a minimum and add the margin thus saved to the allocation for after-the-war security savings.

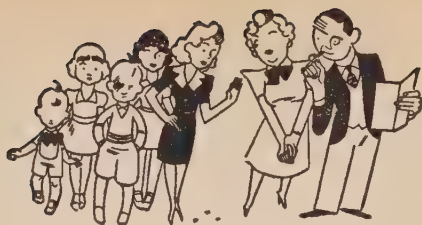


This security fund is more important in budgets for the war-prosperous worker than for those of small income because most of the high wages are being earned in defense

plants which may close after the war. War work stops when war ends. No work, no income. True, plans are under consideration to eliminate any pause between defense work and reconstruction and recovery work. The wise person will, however, allocate savings to substitute for wages if these plans fail in all instances to eliminate a period of readjustment between wartime and peacetime economy.

The primary difference between a budget for a single man and a single woman is the difference between the amounts each needs for wardrobe expenses and for advancement allowances. A woman often needs to allow but very little in her budget for the cost of entertainment (usually only that done to repay her social obligations), since her men friends will be willing to bear the burden, but a boy needs a pleasure allowance to include the cost of "dates" from the time he is a freshman in high school. A woman's clothes cost considerably more than a man's unless the man has his tailor-made. At the present time a girl working in an office who has no wardrobe reserves needs not less than \$15 a month for clothes, and a man who is an office worker needs not less than \$12. Until 1943, \$13 for a woman and \$8 for a man were sufficient for ordinary needs. The allocations mentioned as minimum for 1943 do not allow as complete wardrobes as those of 1942 at the lower figures.

The Family Budget



In making family budgets, we use the standard percentage pattern in the same way as for a single person's spending outlines. The standard percentages to be applied to the net income of a family are:

- 25 per cent of net income for shelter
- 25 per cent of net income for food
- 10 per cent of net income for operation
- 15 per cent of net income for wardrobe costs
- 12½ per cent of net income for advancement spending
- 12½ per cent of net income for savings

The aim in revising every family budget should be to keep spending as nearly in line with these percentages as possible and still have a plan that is tailor-made to fit the family personalities.

When living expenses, due to the size of the family, obviously cannot be revised to fit the amounts designated as ideal in the standard outline, living standards must be revised downward. Great care should be taken, however, to see that only non-essential spending is entirely wiped out of the plan and that ample provision is retained to support the physical, spiritual, and intellectual values of the home.

The Importance of Savings



It is impossible to exaggerate the importance of building reserves for family security for post-war years.

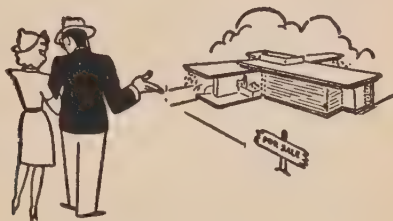
Savings should be in two classes: (1) Liquid assets such as money in savings or checking accounts or postal savings. (2) Long-term savings such as insurance, war bonds, money invested in a home, etc. The theory is that in periods when income is interrupted by illness or other emergencies, the liquid assets can be used to meet the payments falling due on the long-term contracts. Only the direst emergency, however, should excuse cashing war bonds while the money invested is needed to prosecute the war.

Distinguish between savings and money deposited in a bank or elsewhere which is specifically earmarked for future spending. In the following outline showing in what order money should be distributed, the alternate items are definitely savings:

1. Spend what is needed for necessities for the present;
2. Put aside as much as is needed, or what you can, for future necessities.
3. If there is more than is required for the first two classes of money distribution, spend for comfort for the present;
4. If possible, put away funds to assure comfort in the future.

5. If there is still undistributed income, spend part for luxuries to be enjoyed now, but save part of these funds for
6. Luxuries for the future.

A Home of Your Own?



If you contemplate buying a home of your own, you must realize that everyone pays "rent," even the home owner. The expenses of owning a home which correspond to rent paid to a landlord, while not so high as rent in wartime, are: interest on the mortgage; property insurance; upkeep of the property; fuel; water rent; taxes; special assessments; interest on invested capital; 2 per cent depreciation of buildings per year.

The safe price to pay is considered twice the annual net income. To be safe you should have, during the entire life of the mortgage, liquid assets equal to the amount of the mortgage. Your investment in the property can be considered a part of these liquid assets. In case of illness of the wage earner, they can be turned into cash to meet the regular payments on the property.

From one fifth to one third the price of the property is usually regarded as a minimum down-payment by conservative lending organizations although there are many other

practices in operation. One tenth was the minimum established by the government. The chief objection to the very low down-payment is the total interest that must be paid on the money borrowed. It often is a larger amount, by the time the home is paid for, than the original cost price of the property.

A wise practice is to carry life insurance equal to the amount of the mortgage. Such an amount of insurance, should the wage earner die, would provide money either for the payment of the balance of the mortgage or to support the family and pay the regular installments on the mortgage until the home was sold at a fair price.

Buy a home only if you know beyond a reasonable doubt that your income will not fall below its present level while the mortgage is in force or if you are sure of the re-sale value of the property.

Know that the location of your work will not be changed, or, if changed, that you can undoubtedly rent the property for enough to carry the mortgage and pay the taxes.

The High Cost of Eating



Inflated food prices, scarcities in retail stores, and extravagant habits of buying and cooking all combined to take the stretch out of the average food allowance in the average

American home. Two years ago, \$3 per person per week for food was more than adequate to provide attractive meals of great variety. This became evident from reading the thousands of letters that came to the budget department of the Cleveland *Plain Dealer* and talking with other hundreds of homemakers who were seeking advice in managing their allowances. A year ago these same women insisted that, contrive and plan and skimp as they would, they could not hold the food allowance below \$4 per person per week. This sum was necessary to insure that their families were getting all of the nourishment required, as well as enough food to satisfy their appetites—and there is a great difference between the two.

In 1943, unless there are stores of home-canned foods to fall back upon, the average city family needs \$5 per person per week for food. This includes milk as well as all other types of food, lunches and other meals eaten away from home, vitamins, and other than regular food for the baby.

Those who must eat all meals in restaurants will have to spend around \$1.50 a day, and this only if they are willing to economize and eat where the charge is for the food and not principally for atmosphere and service. Some girls working in offices say they can still get along on \$1.25 a day part of the time but that the average figure is much closer to \$1.50 than \$1.25.

Operation of the Home



Under this division of the budget we classify all the expenses of earning income, such as transportation to work; all the expenses connected with the upkeep of furnishings and equipment in the home, such as cleaning supplies; plus services for the home: telephone, help in the home, laundry, gas, electricity. Sometimes help in the home must be treated as an extra budgetary expense if the income is too small to accommodate it in any other manner and it is necessary because of ill health or equal emergency.

Advancement Spending



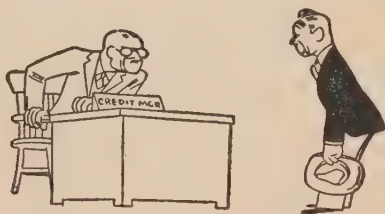
The advancement allowance is the most troublesome division of almost every budget. It is supposed to cover the cost of all of the things we so dearly desire, can't afford, and buy anyway. It is so hard to control because no one ever had a large enough advancement allowance. There is some consolation in this; if we must be miserable because of inadequate pleas-

ure funds, we might just as well be miserable over an allowance of \$15 a month as \$150 a month. What's the difference as long as the results are the same?

It isn't pleasure only that must be regulated. From this fund you must also pay for dentist and doctor bills, hair-do's, gifts, cosmetics, and contributions to charity. So—if you keep well so that you do not have to call the doctor; if you drink your milk and scrub your teeth so that you do not have to pay a dentist; if you have naturally curly hair, do your own nails, and lead such an exemplary life that your skin stays beautiful unaided; if you do not have too long a gift list; if you do not pay out too much for contributions or dues; if you do not support a car for pleasure—then, perhaps, you will have the money for shows, hobbies, books, concerts, opera, and all the other desirable things of life.

In other words, the advancement allowance is the division of the budget dedicated to the furtherance of well-being beyond the necessities of shelter, food, and clothing.

Proper Debt Limits



The amount of credit one may employ with reasonable expectation that it can be cancelled in a fair period of time without embarrassment or financial inconvenience is clearly regulated by the amount of income existing after all regular

bills have been paid and all incidental spending completed. The lower the income, the smaller the debt load it is possible to undertake successfully. When income barely covers the cost of necessities, leaving no regular margin for savings, the family should avoid debt of any kind as they would avoid the plague. Those on a minimum comfort income should consider a week's wages the limit for the debt load that may be assumed. Those on incomes where it has previously been possible to save from five per cent to ten per cent of income per month may consider two weeks' wages as the limit of any debts for consumers' goods. If emergency plunges such a person or family in debt to the extent of two months' wages, it is estimated that it will take from one to two years to recover.

When budgeters have found it possible to save fifteen per cent or more of income per month for a year or longer, it is sometimes safe to allow credit spending for consumers' goods to total around three weeks' wages. If, however, emergency forces such persons into debt beyond three months' income, the standard of living will have to be altered to recuperate from the burden.

Children's Allowances



Little Susan, eight years old and in the third grade at school, decided that she would like a budget for her allowance of 50 cents a week. Her mother, she had often heard it said, was a good manager and she had a budget. Her mother had tried to impress upon Susan that one had to be a good manager in order to get some of the desirable things of life.

Now Susan greatly desired a pretty red dress. She liked to go to Sunday school and felt she must always contribute a nickel to the collection. Susan's other passion was frozen custard and this was when frozen custard stands lined every highway and people still drove their cars for pleasure. Times have changed, but a child's need to learn how to manage an allowance is still basic.

The solution to Susan's budgetary problem was found when her mother bought four little pocketbooks, each of a different color. On the red pocketbook, her mother embroidered "Clothes"; on the green pocketbook, she embroidered "Savings"; on the blue pocketbook, "Spending"; and on the white pocketbook, "Giving."

Susan's father gave Susan her allowance in nickels from this time on. Each week, Susan was taught to put four nickels in the red pocketbook; three in the green; two in the blue; one in the white. When Susan went to Sunday School, she

carried the white pocketbook. When she went shopping with mother she took the red pocketbook. When she went for a drive with her parents she took the blue pocketbook in which her nickels for pleasure spending were always deposited.

Susan, however, thought it the most fun of all when she took her green pocketbook to the children's department of the great bank where her mother and father did their banking. She had her own bank book in which her name was written. She knew that her nickels were safely guarded behind the bars on the teller's window and she enjoyed "belonging" at this great bank.

Not only did Susan profit from this project, but her method of budgeting was copied throughout the neighborhood and in her room at school; even among her parents' friends the idea of the pocketbooks was used to instil this idea in their children's minds; that as soon as we have money to distribute, the obligation to distribute it wisely is inherent in the situation.



It does seem almost incredible that the formerly neglected, nondescript family budget has become such an important factor not only in contributing to your personal and family contentment, but in winning the war, yet—there it is. What will you do about it?

BUDGET SUGGESTIONS



BUDGET SUGGESTION FOR

Single Woman

\$100 PER MONTH—LIVING AT HOME

FIXED DEDUCTIONS

\$ 11.60	<i>Withholding Tax</i>
10.00	<i>War Bonds</i>
1.00	<i>Social Security</i>
.75	<i>Hospitalization Insurance</i>
<hr/>	
\$ 23.35	<i>Total</i>

\$ 100.00	<i>Gross Income</i>
23.35	<i>Deductions</i>
<hr/>	
\$ 76.65	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 30.00	<i>Board and Room</i>
5.50	<i>Transportation</i>
10.00	<i>Lunches</i>
12.50	<i>Wardrobe</i>
6.50	<i>Pocket Money</i>
5.00	<i>Gifts</i>
7.15	<i>Emergency Cash</i>
<hr/>	
\$ 76.65	<i>Total</i>



- ▶ The **WITHHOLDING TAX** of \$11.60 per month for this income will more than take care of income tax plus victory tax. A small refund from the government will be due, unless the tax rate is increased.
- ▶ Every wage earner's obligation is to invest one tenth of gross income in **WAR BONDS**, unless income is so low that it will barely cover necessities.
- ▶ **SOCIAL SECURITY** is one per cent of gross income on all salaries and wages up to and including \$3,000.
- ▶ **HOSPITALIZATION INSURANCE** is cheap protection against expensive hospital care.
- ▶ **GROSS INCOME** is total earnings from all sources.
- ▶ **DEDUCTIONS** are those items not usually found in standard budget outlines for normal times.
- ▶ **NET INCOME** is the remainder of gross income after deductions have been made.
- ▶ The figure suggested for **BOARD AND ROOM** pays for food, laundry, utilities, and supplies used by a single woman living in her parents' home, and leaves little if any profit for her parents. From \$10 to \$12 a week is usually the minimum charge for board and room in a stranger's home (Fall 1943).
- ▶ Transportation costs vary, but from \$4.50 a month to \$5.50 is average for cities.
- ▶ The **WARDROBE** fund should be allowed to accumulate for seasonal spending as far as possible. Count dry cleaning and shoe repair costs.
- ▶ The sum of \$6.50 a month is low for **POCKET MONEY** but with planning it can be made to go a long way.
- ▶ Keep money for **GIFTS** in a separate fund.



BUDGET SUGGESTION FOR

Single Woman

\$100 PER MONTH—SHARING APARTMENT

FIXED DEDUCTIONS

\$ 11.60	<i>Withholding Tax</i>
10.00	<i>War Bonds</i>
1.00	<i>Social Security</i>
.75	<i>Hospitalization Insurance</i>
<hr/>	
\$ 23.35	<i>Total</i>

\$ 100.00	<i>Gross Income</i>
\$ 23.35	<i>Deductions</i>
<hr/>	
\$ 76.65	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 36.65	<i>Share of Living Expenses</i>
5.50	<i>Transportation</i>
10.00	<i>Lunches</i>
10.00	<i>Wardrobe</i>
6.50	<i>Advancement</i>
3.00	<i>Gifts</i>
5.00	<i>Emergency Cash</i>
<hr/>	
\$ 76.65	<i>Total</i>

► **WITHHOLDING TAX** will cover income and victory tax, unless tax rates are increased.

► "Pass the Ammunition" with one tenth of income by investing it in **WAR BONDS**.

► One per cent of income for **SOCIAL SECURITY**.

► When **HOSPITALIZATION** care is needed a subscriber to the service is entitled to care in a semi-private room at any of the member hospitals without further charge.

► **GROSS INCOME** is the total of all money earned.

► **NET INCOME** is the remainder when deductions have been subtracted from gross income. It is the base figure for computing the standard of living that can be afforded.

► **LIVING EXPENSE** in a shared apartment must cover the budgeter's share of the cost of rent, food, cleaning expense, laundry, household supplies, and utilities.

► Revise the figure for **TRANSPORTATION** cost to fit the circumstances.

► If lunches are carried from home the allocation made for food may be added to any other division of the budget that will return the greatest satisfaction.

► This is a very low allowance for **WARDROBE EXPENSES**. Supplement it by learning to sew.

► Grooming, pleasure, entertainment of guests, and reading material are chief items to be paid from the **ADVANCEMENT** allowance of \$1.50 a week.

► Ingenuity and imagination can help stretch the **GIFT** allowance.

► The woman away from home must have the security of available **CASH** for emergency use.





BUDGET SUGGESTION FOR

Single Man

\$100 PER MONTH—LIVING AT HOME

FIXED DEDUCTIONS

\$ 11.60	<i>Withholding Tax</i>
10.00	<i>War Bonds</i>
1.00	<i>Social Security</i>
.75	<i>Hospitalization Insurance</i>
<hr/>	
\$ 23.35	<i>Total</i>

\$ 100.00	<i>Gross Income</i>
\$ 23.35	<i>Deductions</i>
<hr/>	
\$ 76.65	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 41.93	<i>Board and Room</i>
5.50	<i>Transportation</i>
8.00	<i>Wardrobe</i>
3.22	<i>Gifts</i>
5.00	<i>Emergency Cash</i>
13.00	<i>Pocket Money</i>
<hr/>	
\$ 76.65	<i>Total</i>

► The **WITHHOLDING TAX** eliminates the worry of annual tax bills, and also takes care of the victory tax.



► Ten per cent of income for **WAR BONDS** is your privilege and obligation in the effort for victory.

► One per cent of gross income for **SOCIAL SECURITY**.

► It is especially prudent for those of low income to invest in **HOSPITALIZATION INSURANCE**.

► By subtracting the total of fixed deductions from **GROSS INCOME** we find the **NET INCOME** upon which the standard of living is based.

► The amount suggested for **BOARD AND ROOM** is a little less than \$10 a week for an average month of four and one-third weeks. It is considerably more than is suggested for a single woman living at home because a man eats more than a woman, does not help with the housework, has more laundry and mending to be done.

► With a low allocation for **WARDROBE**, it is well to remember the adage "It is not the wear, but the care we give clothes that governs the cost of the wardrobe."

► The lower the income, the more necessary it is to have **CASH** on hand for emergency use.

► Three dollars a week for **POCKET MONEY** is enough to finance modest entertainment but definitely eliminates glamour girls from a man's pleasure program.



BUDGET SUGGESTION FOR

Single Man

\$100 PER MONTH—AWAY FROM HOME

FIXED DEDUCTIONS

\$ 11.60	<i>Withholding Tax</i>
10.00	<i>War Bonds</i>
1.00	<i>Social Security</i>
.75	<i>Hospitalization Insurance</i>
<hr/>	
\$ 23.35	<i>Total</i>

\$ 100.00	<i>Gross Income</i>
23.35	<i>Deductions</i>
<hr/>	
\$ 76.65	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 43.35	<i>Board and Room</i>
10.00	<i>Lunches</i>
5.50	<i>Transportation</i>
3.00	<i>Emergency Cash</i>
5.39	<i>Wardrobe</i>
9.41	<i>Personal Spending</i>
<hr/>	
\$ 76.65	<i>Total</i>

► The **WITHHOLDING TAX**, covering income and victory tax, simplifies financial planning for those of modest income. It is a pay-as-you-go tax collection plan.



► Hit the **Axis** each month with ten per cent of income for **BONDS**.

► **SOCIAL SECURITY** is protection for the future.

► **HOSPITALIZATION INSURANCE** is not offered on the payroll deduction system at all places of employment, but is an advantage to the worker when it is available.

► **GROSS INCOME** is the total of all earnings.

► **FIXED DEDUCTIONS** should be subtracted from gross income as a first step in making any budget.

► **NET INCOME** is the amount of money regulating the standard of living to be enjoyed.

► **BOARD AND ROOM** at \$10 a week in the home of strangers is minimum and care should be taken to find the most satisfactory situation for this price. When packed lunches can be taken from home, it is possible to pay as high as \$12 a week for board and room. This is \$52 a month.

► If a satisfactory home can be found within walking distance from work, add the allocation for **TRANSPORTATION** to the allowance for personal spending.

► Some **CASH** on hand is vitally necessary for those away from home. So never neglect the savings allowance.

► Let the **WARDROBE** fund accumulate for seasonal spending as it is the minimum for basic clothing needs.

► **PERSONAL SPENDING** in this instance must include dry cleaning since wardrobe funds are extremely limited.



BUDGET SUGGESTION FOR

Service Man's Wife and Child

\$100 PER MONTH

FIXED DEDUCTION

	<i>No Income Tax</i>
	<i>No Victory Tax</i>
	<i>No Withholding Tax</i>
\$ 10.00	<i>War Bonds</i>
.38	<i>Social Security</i>
.75	<i>Hospitalization Insurance</i>
<hr/>	
\$ 11.13	<i>Total</i>

\$ 100.00	<i>Gross Income</i>
11.13	<i>Deductions</i>
<hr/>	
\$ 88.87	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 50.00	<i>Board, Room, and Care of Baby</i>
8.87	<i>Personal Spending</i>
15.00	<i>Wardrobe Expense</i>
15.00	<i>Emergency Cash</i>
<hr/>	
\$ 88.87	<i>Total</i>



► Unadoubtedly this income is a combination of earnings and government allowance of \$50 for the wife and \$12 for the child. This means that \$38 a month is the entire earnings. There is no **WITHHOLDING TAX**, victory tax, or income tax on this income.

► We have included ten per cent of this income for investment in **WAR BONDS** for two reasons. First, the wife of a service man almost always meets the government's request for this investment. Second, no citizen is more in need of security than a young mother with an infant, whose husband is away. Therefore, these bonds satisfy her desire to participate in financing the war, and also build needed security for herself and child during the war, and provide post-war security for the family.

► One per cent of any earnings is deducted for **SOCIAL SECURITY**.

► **HOSPITALIZATION INSURANCE** should be purchased if it is available.

► The standard of living should be based upon the **NET INCOME**, and since this net income is extremely low it is advisable for such a mother and babe to board and room. The figure for **BOARD AND ROOM** should include care of the baby when the mother finds it necessary to be away.

► **PERSONAL SPENDING** includes grooming, stamps, writing material, magazines and books, incidentals, as well as pleasure.

► Do not overlook the imperative need of **CASH** on hand to meet any possible emergency.



BUDGET SUGGESTION FOR

Two Adults and One Child

\$100 PER MONTH

FIXED DEDUCTIONS

\$ 1.70	<i>Withholding Tax</i>
10.00	<i>War Bonds</i>
1.00	<i>Social Security</i>
1.90	<i>Hospitalization Insurance</i>
<hr/>	
\$ 14.60	<i>Total</i>

\$ 100.00	<i>Gross Income</i>
14.60	<i>Deductions</i>
<hr/>	
\$ 85.40	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 25.00	<i>Shelter (with heat)</i>
3.00	<i>Light and Gas</i>
45.00	<i>Food (low)</i>
7.40	<i>Miscellaneous Family Spending</i>
5.00	<i>Wardrobe Fund</i>
	<i>No Savings Other Than Bonds</i>
<hr/>	
\$ 85.40	<i>Total</i>

► This family has no income tax to pay and the **WITHHOLDING TAX** is greater than the victory tax, which is their obligation. So, unless the tax rate is increased, the family will receive a small refund from the government after the final tax report is made for the year.



► One tenth of gross income is designated for **WAR BONDS**, because in some situations even with this low income it is possible to make this investment. However, a man's first obligation is to provide himself and his family with necessities, and if the price of necessities makes one tenth of gross income for bonds impossible the investment figure should, of course, be reduced.

► **HOSPITALIZATION INSURANCE** for the entire family should be considered an imperative investment if such protection is available where the wage earner works.

► **SHELTER** with heat at \$25 a month is almost a thing of the past. However, when families double up it is possible to limit this expense to the amount that can be afforded

► The **FOOD** allowance is low if everything must be purchased. However, if vegetables and fruits have been raised and canned, or if the food supply is otherwise supplemented, this allowance will prove adequate.

► The **ADVANCEMENT** and **WARDROBE** funds will pay for only the barest necessities in these fields of expense.

► There is no **CASH** for savings other than bonds.



BUDGET SUGGESTION FOR

Single Woman

\$150 PER MONTH—LIVING AT HOME

FIXED DEDUCTIONS

\$ 19.60	<i>Withholding Tax</i>
1.19	<i>Additional for Taxes</i>
15.00	<i>War Bonds</i>
1.50	<i>Social Security</i>
.75	<i>Hospitalization Insurance</i>
<hr/>	
\$ 38.04	<i>Total</i>

\$ 150.00	<i>Gross Income</i>
38.04	<i>Deductions</i>
<hr/>	
\$111.96	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 50.00	<i>Room and Board</i>
10.00	<i>Lunches</i>
5.50	<i>Transportation</i>
14.46	<i>Savings</i>
15.00	<i>Wardrobe</i>
12.00	<i>Personal Spending</i>
5.00	<i>Gift Fund</i>
<hr/>	
\$111.96	<i>Total</i>

► income and victory taxes will exceed the WITH-HOLDING TAX by \$1.19 per month, if tax rates are not increased. In addition one eighth of 1942 income tax will fall due and must be paid by the 15th of March, 1944. This money must be taken from savings.



- WAR BONDS are an excellent investment.
- SOCIAL SECURITY is one per cent of gross income.
- HOSPITALIZATION protection was designed especially for those of modest income.
- GROSS INCOME is total earnings.
- FIXED DEDUCTIONS are subtracted from gross income.
- NET INCOME is the remainder after subtracting deductions from gross income, and is the figure upon which the standard of living is based.
- ROOM AND BOARD at home includes many benefits not enjoyed in another's home, and saves much small change.
- If lunches are carried reallocate the \$10 for FOOD.
- If home is so located that you may walk to work reallocate the \$5.00 set aside for TRANSPORTATION.
- The age of the budgeter will determine whether the SAVINGS allowance in addition to war bonds is adequate to protect against the unproductive years ahead.
- The best method of stretching the clothing dollar is to buy only what is needed when it is needed, and to sew the simpler items of the WARDROBE.
- PERSONAL SPENDING includes pleasure, grooming, hobbies, education, and health care. You must be highly selective in spending this money.
- Keep money for GIFTS separate from other funds.



BUDGET SUGGESTION FOR

Single Woman

\$150 PER MONTH—AWAY FROM HOME

FIXED DEDUCTIONS

\$ 19.60	<i>Withholding Tax</i>
1.19	<i>Additional for Taxes</i>
15.00	<i>War Bonds</i>
1.50	<i>Social Security</i>
.75	<i>Hospitalization Insurance</i>
<hr/>	
\$ 38.04	<i>Total</i>

\$ 150.00	<i>Gross Income</i>
38.04	<i>Deductions</i>
<hr/>	
\$ 111.96	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 57.00	<i>Total Living Expense (Includes Lunches and Transportation)</i>
20.00	<i>Emergency Cash and Insurance</i>
15.00	<i>Wardrobe</i>
14.96	<i>Personal Spending</i>
5.00	<i>Gift Fund</i>
<hr/>	
\$ 111.96	<i>Total</i>



► The **WITHHOLDING TAX** is not sufficient to cover the cost of income and victory taxes. You will need to put aside \$1.19 per month in addition to the withholding tax.

► When you are away from home the location of the home has much to do with the amount that you can afford to pay for **LIVING EXPENSE**. Obviously if one can walk to work she can pay about \$5 a month more rent than if transportation must be purchased. Living expenses must include shelter, food, utilities, laundry, transportation, and lunches. An apartment shared with other girls is often the most satisfactory answer to the problem of living away from home.

► **Emergency CASH** on hand is a vital necessity for a girl who does not live at home.

► **PERSONAL SPENDING** is the division of the budget fostering ninety per cent of our financial troubles. When we know what can be afforded it is sometimes possible to stay within the limit. Much trouble arises from not knowing exactly what can and can not be afforded.



BUDGET SUGGESTION FOR

Single Man

\$150 PER MONTH—LIVING AT HOME

FIXED DEDUCTIONS

\$ 19.60	<i>Withholding Tax</i>
1.19	<i>Additional for Taxes</i>
15.00	<i>War Bonds</i>
1.50	<i>Social Security</i>
.75	<i>Hospitalization Insurance</i>
<hr/>	
\$ 38.04	<i>Total</i>

\$ 150.00	<i>Gross Income</i>
38.04	<i>Deductions</i>
<hr/>	
\$ 111.96	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 55.00	<i>Board and Room</i>
5.50	<i>Transportation</i>
11.96	<i>Savings</i>
8.50	<i>Wardrobe</i>
5.00	<i>Gift Fund</i>
26.00	<i>Personal Spending</i>
<hr/>	
\$ 111.96	<i>Total</i>



- ▶ The **WITHHOLDING TAX** does not quite cover your obligation for income and victory tax. You will need to put \$1.19 per month away for taxes in addition to the withholding tax to meet the tax bill when it falls due. The balance of 1942's tax due on the 15th of March, 1944, must be paid from savings.
- ▶ **WAR BONDS** are a good investment besides being a necessary investment to help win the war.
- ▶ **SOCIAL SECURITY** is a deduction governed by law.
- ▶ Invest in **HOSPITALIZATION INSURANCE** if it is available.
- ▶ **GROSS INCOME** is total earnings.
- ▶ Subtract the total deductions from gross income to find the **NET INCOME** upon which standard of living is based.
- ▶ If lunches are carried from home, they are included in the figure for **BOARD AND ROOM**. If they must be bought in restaurants, deduct \$10 to pay for them.
- ▶ Many earning \$150 a month drive a car. It absolutely cannot be afforded. Learn to think in terms of net income.
- ▶ Build **CASH** reserves in addition to bond purchases for security after the war.
- ▶ The **WARDROBE** fund is low but it is now patriotic to be genteelly shabby. If the wardrobe is well-stocked at present and you can wear ready-mades, the suggested allowance is sufficient for ordinary needs.
- ▶ A Christmas Club affords a fine way to collect **GIFT FUNDS**.
- ▶ The allowance for **PERSONAL SPENDING**, figured on the basis of four and one third weeks to the average month, gives you a weekly allowance of \$6.



BUDGET SUGGESTION FOR

Single Man

\$150 PER MONTH—AWAY FROM HOME

FIXED DEDUCTIONS

\$ 19.60	<i>Withholding Tax</i>
1.19	<i>Additional for Taxes</i>
15.00	<i>War Bonds</i>
1.50	<i>Social Security</i>
.75	<i>Hospitalization Insurance</i>
<hr/>	
\$ 38.04	<i>Total</i>

\$ 150.00	<i>Gross Income</i>
38.04	<i>Deductions</i>
<hr/>	
\$ 111.96	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 61.96	<i>Total Living Expenses</i>
10.00	<i>Savings</i>
9.00	<i>Wardrobe</i>
5.00	<i>Gift Fund</i>
26.00	<i>Personal Spending</i>
<hr/>	
\$ 111.96	<i>Total</i>

► The **WITHHOLDING TAX** is an arbitrary deduction from income that is set by law. You need to allocate an additional \$1.19 per month to meet the entire charge for current income and victory taxes.



The part of 1942's income tax bill that will fall due on the 15th of March, 1944, must be paid from savings.

► **WAR BONDS** are an opportunity to help win the war.

► **SOCIAL SECURITY** is one per cent of gross income.

► **HOSPITALIZATION** protection costs little and yields large returns in peace of mind.

► **GROSS INCOME** is total earnings.

► **DEDUCTIONS** are the slice of income by which gross income is reduced to net income, the figure upon which the budget is based.

► Learn to think in terms of **NET INCOME**. It is the amount of money available for your use. As long as you relate spending to gross income, you will be in financial difficulty. It is the net income figure that governs what you can spend.

► The allocation suggested for **LIVING EXPENSES** must cover shelter, food, transportation, and laundry. It makes sharing an apartment with two or more others a possibility only when reasonable rent can be found. It is much wiser on this income to board and room.

► A man away from home must spend more for his **WARDROBE** for there is no one to sew buttons and mend socks.

► The temptation for the man away from home is to overspend for **GIFTS** when he goes home or sends gifts home for Christmas. Gifts need not be expensive to be welcome.

► **PERSONAL SPENDING** at \$26 a month is \$6 a week.



BUDGET SUGGESTION FOR

Service Man's Wife and Child

\$150 PER MONTH

FIXED DEDUCTIONS

	<i>No Income Tax</i>
\$ 1.10	<i>Withholding Tax</i>
15.00	<i>War Bonds</i>
.88	<i>Social Security</i>
1.50	<i>Hospitalization Insurance</i>
<hr/>	
\$ 18.48	<i>Total</i>

\$ 150.00	<i>Gross Income</i>
18.48	<i>Deductions</i>
<hr/>	
\$ 131.52	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 65.00	<i>Living Expenses</i>
5.50	<i>Transportation</i>
10.00	<i>Lunches</i>
25.00	<i>Savings</i>
11.02	<i>Personal Spending</i>
15.00	<i>Wardrobe</i>
<hr/>	
\$ 131.52	<i>Total</i>

► Income is undoubtedly a combination of \$62 government allowance and \$88 wages or salary. File joint INCOME TAX report with your husband at the time the final income tax report is filed.



► WAR BONDS are especially important in the family of a service man to tide them over the post-war years.

► SOCIAL SECURITY on earned income is 88 cents.

► HOSPITALIZATION protection is a "must".

► GROSS INCOME is government allowance and earnings.

► DEDUCTIONS are subtracted from gross income.

► NET INCOME is the remainder of gross income when the deductions have been made and is the figure upon which the rest of the budget is based.

► The allocation suggested for LIVING EXPENSES is the maximum that can be spent for board, room, and care of the baby under whatever arrangement secured.

► If TRANSPORTATION is unnecessary, this allocation of \$5.50 a month may be added to the \$65 suggested for living expenses.

► If lunches are carried from home, reallocate the \$10 for LUNCHES to savings.

► In making SAVINGS, realize that this fund must protect against the future and must also supply funds for furloughs.

► The suggested figure for PERSONAL SPENDING is low but will cover the cost of modest pleasures, grooming, writing materials, and stamps.

► A GIFT FUND is exceptionally important in this budget.

► This supplies funds for dry cleaning and shoe repair, as well as WARDROBE replacements.



BUDGET SUGGESTION FOR

Two Adults and One Child

\$150 PER MONTH

FIXED DEDUCTIONS

\$ 4.00	Withholding Tax
15.00	War Bonds
1.50	Social Security
1.90	Hospitalization Insurance
<u>22.40</u>	Total

\$ 150.00	Gross Income
<u>22.40</u>	Deductions
\$ 127.60	Net Income

REVISE TO YOUR NEEDS

\$ 35.00	Shelter
52.00	Food
5.20	Gas, Light, and Household Supplies
5.50	Transportation
12.70	Wardrobe
3.00	Husband's Personal Spending
3.00	Wife's Personal Spending
3.00	Pleasure and Gifts
8.20	Savings
<u>\$ 127.60</u>	Total

► The **WITHHOLDING TAX** is about the same amount as income tax plus victory tax.

► We quote ten per cent of gross income as the amount to invest in **WAR BONDS**, because the government has asked every wage earner to set aside this percentage of income for this purpose. If the figure for war bond investment must be revised in order to buy absolute necessities, this should be done.

► In some sections **HOSPITALIZATION INSURANCE** for a man, wife, and all children under 18 years of age may be had for the nominal sum of \$1.90 a month.

► **GROSS INCOME** is any money coming into the home.

► Subtract **FIXED DEDUCTIONS** from gross income to find the net income upon which the standard of living is based.

► **NET INCOME** is the money available for distribution for the six regular divisions of the family budget.

► **SHELTER** is rent plus heat. For the homeowner it includes interest on the mortgage, property insurance, taxes, fuel, water rent, upkeep of the property, and two per cent depreciation of value of buildings per year.

► **FOOD** allowances, unless otherwise stated, must cover the cost of lunches, milk, extra vitamins, as well as usual food for the table.

► **TRANSPORTATION** for the wage earner should be by public conveyance unless some cheaper arrangement can be made or the home is within walking distance of work.

► Any exceptionally low **WARDROBE** allowance indicates the homemaker should know how to sew if the family is to be well dressed.





BUDGET SUGGESTION FOR

Two Adults and Two Children

\$150 PER MONTH

FIXED DEDUCTIONS

\$ 2.90	<i>Withholding Tax</i>
15.00	<i>War Bonds</i>
1.50	<i>Social Security</i>
1.90	<i>Hospitalization Insurance</i>
<hr/>	
\$ 21.30	<i>Total</i>

\$ 150.00	<i>Gross Income</i>
21.30	<i>Deductions</i>
<hr/>	
\$ 128.70	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 30.00	<i>Shelter</i>
65.00	<i>Food</i>
5.50	<i>Husband's Transportation</i>
3.00	<i>Husband's Personal Spending</i>
2.00	<i>Wife's Personal Spending</i>
6.40	<i>Family Miscellaneous Spending</i>
5.00	<i>Utilities</i>
10.00	<i>Wardrobe</i>
1.80	<i>Trouble Fund</i>
<hr/>	
\$ 128.70	<i>Total</i>

► We have made an allocation of one tenth of gross income for WAR BONDS in this budget as in all budgets. However, in some situations one tenth of gross income should be the ideal at which to aim, rather than a hard and fast rule for investment. Only by cutting down on this item will it be possible for some families of moderate income to buy basic necessities.



► SOCIAL SECURITY is one per cent of gross income.

► HOSPITALIZATION protection is a valuable investment for any family to whom it is available.

► GROSS INCOME is the total of all money coming into the home.

► DEDUCTIONS are subtracted from gross income.

► NET INCOME is the remainder of earnings available for distribution for family needs and desires.

► It is wise to live near the place of employment if the neighborhood permits the establishment of a pleasant home. If no TRANSPORTATION allowance is necessary, add this \$5.50 a month to the very low allocation for miscellaneous family expense.

► Both PERSONAL ALLOWANCES for husband and wife are very low. However, there is great satisfaction in having even a little money to spend as we wish and for which we must give account to no one.

► The allowance for FAMILY MISCELLANEOUS EXPENSE will cover only the most pressing needs.

► Usually this figure is considered the minimum for UTILITIES.

► Learn to respect small SAVINGS. They grow to impressive proportions through consistent additions.



BUDGET SUGGESTION FOR

Two Adults and Three Children

\$150 PER MONTH

FIXED DEDUCTIONS

\$ 2.90	<i>Withholding Tax</i>
15.00	<i>War Bonds</i>
1.50	<i>Social Security</i>
1.90	<i>Hospitalization Insurance</i>
<hr/>	
\$ 21.30	<i>Total</i>

\$ 150.00	<i>Gross Income</i>
21.30	<i>Deductions</i>
<hr/>	
\$ 128.70	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 25.00	<i>Shelter</i>
70.00	<i>Food</i>
5.50	<i>Husband's Transportation</i>
2.00	<i>Husband's Personal Spending</i>
1.20	<i>Wife's Personal Spending</i>
5.00	<i>Family Miscellaneous Spending</i>
5.00	<i>Gas and Light</i>
10.00	<i>Wardrobe</i>
5.00	<i>Emergency Cash</i>
<hr/>	
\$ 128.70	<i>Total</i>

► We all want to help win the war, and for that reason we must each try to invest one tenth of gross income in WAR BONDS. There is one thing to bear in mind at all times, however—the government



decidedly does not want us to buy bonds that we cannot afford. It is better to put a smaller amount into this form of savings than to invest a full ten per cent and later have to cash in bonds to meet imperative expense for necessities.

► SOCIAL SECURITY is one per cent of gross income.

► HOSPITALIZATION protection is of first importance in guarding the financial security of the family.

► GROSS INCOME is total earnings.

► DEDUCTIONS are fixed charges against gross income over which the wage earner has no control.

► Base your standard of living on NET INCOME.

► SHELTER includes both rent and heat.

► This FOOD allowance will be adequate only if the homemaker raises a victory garden or otherwise supplements the food supply.

► If it is possible to eliminate TRANSPORTATION costs, add this figure to another division of the budget.

► Both husband's and wife's PERSONAL ALLOWANCES are small but both are important to happiness.

► If possible, some way should be found to increase income through extra work so that more money is available for FAMILY MISCELLANEOUS SPENDING.

► The homemaker must sew to keep up her family's WARDROBE.

► Emergency CASH in the bank will give great satisfaction.



BUDGET SUGGESTION FOR

Single Woman

\$250 PER MONTH—BOARDING

FIXED DEDUCTIONS

\$ 41.60	<i>Withholding Tax</i>
25.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
.75	<i>Hospitalization Insurance</i>
30.00	<i>Car Operation</i>
<hr/>	
\$ 99.85	<i>Total</i>

\$ 250.00	<i>Gross Income</i>
99.85	<i>Deductions</i>
<hr/>	
\$ 150.15	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 65.00	<i>Board and Room</i>
10.00	<i>Lunches</i>
30.00	<i>Savings</i>
20.00	<i>Wardrobe</i>
30.15	<i>Personal Spending</i>
<hr/>	
\$ 150.15	<i>Total</i>



► The **WITHHOLDING TAX** will almost cover income and victory tax. There will be a few cents to pay in addition when the final income tax report is filed. This, plus the one eighth of 1942's taxes which falls due on March 15, 1944, should be paid from the savings account.

► One tenth of income for **WAR BONDS**.

► **SOCIAL SECURITY** is one per cent of gross income.

► **HOSPITALIZATION INSURANCE** is a form of savings but for convenience sake we list it with deductions since it usually is deducted from income at the source.

► **GROSS INCOME** is the total of earnings from all sources.

► **DEDUCTIONS** are those expenses not usually found in a peacetime budget or those which do not comfortably fit the division of the budget under which they naturally would be listed.

► **NET INCOME** is the remainder of income available for budgeting after deductions have been subtracted from gross income.

► A single woman who boards and rooms depends largely upon outside entertainment. Therefore a minimum is allowed for **LIVING EXPENSES** so that money can be allocated for car operation.

► Pay retirement or pension assessments and insurance are forms of **SAVINGS**.

► If more is needed for **PERSONAL SPENDING**, enlarge this allocation at the expense of the wardrobe allowance.



BUDGET SUGGESTION FOR

Single Woman

\$250 PER MONTH—SUPPORTING HOME

FIXED DEDUCTIONS

\$ 41.60	<i>Withholding Tax</i>
25.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
.75	<i>Hospitalization Insurance</i>
<hr/>	
\$ 69.85	<i>Total</i>

\$ 250.00	<i>Gross Income</i>
69.85	<i>Deductions</i>
<hr/>	
\$ 180.15	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 40.00	<i>Shelter</i>
30.00	<i>Food</i>
10.00	<i>Lunches</i>
10.00	<i>Utilities and Laundry</i>
5.50	<i>Transportation</i>
34.00	<i>Savings</i>
20.00	<i>Wardrobe</i>
30.65	<i>Advancement</i>
<hr/>	
\$ 180.15	<i>Total</i>



► When a single woman earns a salary of this amount she is likely to feel rather prosperous and to believe that she has little need of a plan for spending. However, the diagram on the opposite page shows that when deductions have been made she has an income of \$180.15 on which to base her standard of living. Only a budget diagram makes apparent the difference in buying power between wartime income and prewar income of like amount.

► When one tenth of income is included in the list of fixed deductions for the purchase of WAR BONDS, it is designated as the minimum for such investment. It is to be hoped that other bonds will be purchased with cash from the regular savings fund.

► In distributing the NET INCOME of \$180.15 a month, we have broken down the money available for LIVING EXPENSES so that the budgeter can more easily decide whether she can afford an apartment alone, an apartment shared with others, or a small house. The total to be spent on any living arrangement should not exceed the sum of the suggested allocations for shelter, food, lunches, utilities and laundry, and transportation.

► Pay insurance from SAVINGS.

► Accumulate WARDROBE funds for seasonal spending.

► The suggested allowance for all ADVANCEMENT spending is equal to \$7 per week for four and one third weeks to the average month.



BUDGET SUGGESTION FOR

Single Man

\$250 PER MONTH—BOARDING

FIXED DEDUCTIONS

\$ 41.60	<i>Withholding Tax</i>
25.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
.75	<i>Hospitalization Insurance</i>
30.00	<i>Car Operation</i>
<hr/>	
\$ 99.85	<i>Total</i>

\$ 250.00	<i>Gross Income</i>
99.85	<i>Deductions</i>
<hr/>	
\$ 150.15	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 52.00	<i>Board and Room</i>
13.00	<i>Lunches</i>
10.00	<i>Wardrobe</i>
45.00	<i>Savings</i>
30.15	<i>Personal Spending</i>
<hr/>	
\$ 150.15	<i>Total</i>

► **DEDUCTIONS** are the governing factors in the budget for a rather prosperous single man. Frequently such a person associates with friends of expensive habits and unless he has a very clear idea of the proportion of his income available for personal use, he will fall into financial difficulties. A car is almost a necessity for this person. It depresses the standard of living that could be supported without an automobile, but the suggested spending pattern shows how all government obligations can be met, a car supported, and a comfortable though modest standard of living maintained.



► **BOARD AND ROOM** at \$52 a month is equivalent to \$12 a week, since we must figure all monthly expense on the basis of four and one third weeks. \$12 a week is a usual amount to pay in the home of middle class working people. When living in more pretentious homes the cost will, of course, increase and the budget must be revised to accommodate the larger figure. However, savings should be kept at the highest figure possible, remembering that all economists prophesy a post-war depression.

► Thirteen dollars a month is \$3 a week, or less than 50 cents a day for **LUNCHES**. If this figure must be revised, enlarge it at the expense of personal spending.

► Let **WARDROBE** funds accumulate for seasonal spending.

► Pay insurance from **SAVINGS**.

► **PERSONAL SPENDING** should be classified in two divisions: current and seasonal. Money should be saved for seasonal doctor and dentist bills, and should also be accumulating for holiday expenses such as Christmas gifts.



Single Man

\$250 PER MONTH—SHARING APARTMENT

FIXED DEDUCTIONS

\$ 41.60	<i>Withholding Tax</i>
25.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
.75	<i>Hospitalization Insurance</i>
30.00	<i>Car Operation</i>
<hr/>	
\$ 99.85	<i>Total</i>

\$ 250.00	<i>Gross Income</i>
99.85	<i>Deductions</i>
<hr/>	
\$ 150.15	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 60.00	<i>Meals</i>
10.00	<i>Wardrobe</i>
10.00	<i>Savings</i>
25.15	<i>Personal Spending</i>
5.00	<i>Contributions, Dues, Gifts</i>
40.00	<i>Share for Rent, Cleaning, Laundry</i>
<hr/>	
\$ 150.15	<i>Total</i>

► A single man sharing an apartment and driving a car is always short of cash, so for this reason a budget is doubly necessary. The budget on the opposite page is more practical than ideal. It would be much better to eliminate the car and allocate \$40 per month for savings.



► Never let a shortage of funds tempt you to lower the percentage of income dedicated to WAR BONDS. Ten per cent of gross income is minimum for war bonds.

► SOCIAL SECURITY is one per cent of gross income.

► HOSPITALIZATION INSURANCE is a good investment.

► Allow \$30 a month for CAR OPERATION and keep the cost below this figure if possible. The car fund should take care of such seasonal expense as car insurance and license, as well as repairs and running costs.

► FOOD prices vary in different parts of the country, but \$2 a day for a man with a vigorous appetite seems to be minimum when all meals are eaten in restaurants.

► Let WARDROBE funds accumulate for seasonal spending and do not borrow this money for other purposes.

► PERSONAL SPENDING will have to be kept under strict control if pleasure, grooming, and dates are to stay within the limits that this budget shows can be afforded.

► The GIFT situation is most easily handled when a monthly deposit is ear-marked for this purpose.

► When sharing an apartment, the amount each can afford to contribute toward RENT, CLEANING, and LAUNDRY regulates the number of persons to be included in the group, and the price to pay for rent.



BUDGET SUGGESTION FOR

Married Couple

\$250 PER MONTH

FIXED DEDUCTIONS

\$ 31.20	<i>Withholding Tax</i>
25.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.50	<i>Hospitalization Insurance</i>
<hr/>	
\$ 60.20	<i>Total</i>

\$ 250.00	<i>Gross Income</i>
60.20	<i>Deductions</i>
<hr/>	
\$ 189.80	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 42.50	<i>Shelter</i>
52.00	<i>Food</i>
16.30	<i>Utilities and Transportation</i>
20.00	<i>Wardrobe</i>
22.00	<i>Savings</i>
37.00	<i>Advancement</i>
<hr/>	
\$ 189.80	<i>Total</i>

► The **WITHHOLDING TAX** system of paying income and victory tax does away with that frantic last minute frenzy of getting money together when the tax bill falls due. Although the withholding tax will cover current taxation, remember that one eighth of 1942's taxes must be paid from savings on or before the 15th of March, 1944.



► Sometimes it is difficult to put ten per cent of income into **WAR BONDS** and still "make ends meet." How infinitely harder it would be to live under the German or Japanese heel if we did not win the war!

► **NET INCOME** is the figure upon which the standard of living is based. It is the sum remaining after all fixed deductions have been made, and is money to be budgeted.

► Rent plus heat equals the **SHELTER** charge.

► Fifty-two dollars a month for **FOOD** is an average of \$12 a week for four and one third weeks. If this outline is followed, the wage earner must carry packed lunches. If this is not practical, revise to include restaurant luncheons.

► **UTILITIES** and **TRANSPORTATION** costs constitute the charges known as "operation of the home." Other benefits fall into this general division of the budget when income is higher, but with limited funds such things as help in the home are out of the picture.

► Let **WARDROBE** funds accumulate for seasonal spending.

► Pay insurance from **SAVINGS**.

► Break down the **ADVANCEMENT** allowance into allocations for personal allowances, family pleasure, gift and contribution fund, and fund for doctor and dentist.



BUDGET SUGGESTION FOR

Two Adults and One Child

\$250 PER MONTH

FIXED DEDUCTIONS

\$ 26.00	Withholding Tax
25.00	War Bonds
2.50	Social Security
1.90	Hospitalization Insurance
<hr/>	
\$ 55.40	Total

\$ 250.00	Gross Income
<hr/> 55.40	Deductions
\$ 194.60	Net Income

REVISE TO YOUR NEEDS

\$ 45.00	Shelter
65.00	Food
5.50	Husband's Transportation
10.00	Operation of the Home
20.00	Wardrobe
25.00	Savings
24.10	Advancement
<hr/>	
\$ 194.60	Total

► How satisfactory it will be to have taxes paid and a refund due when the income tax return is filed in the spring! This is the way the **WITHHOLDING TAX** operates in your behalf.



► **SOCIAL SECURITY** and **HOSPITALIZATION INSURANCE** are regular deductions from the pay check at the source of income. We never miss this money because we never get it —never count upon it.

► Dedicate not less than ten per cent of income to the purchase of **WAR BONDS**, primarily because our Army, Navy, and Marines need this backing but also because it is a good investment, protecting us against need in the post-war years.

► **GROSS INCOME** minus **DEDUCTIONS** equals the **NET INCOME**, upon which the standard of living is based. Although this gross income is \$250 a month, the standard of living must be based on an income of \$194.60 a month. Learn to think in terms of net, rather than gross income and half of your financial worries will fade away.

► **SHELTER** costs are rent plus the price of fuel.

► This family cannot afford to drive a car, so the wage earner is advised to use public **TRANSPORTATION**.

► **OPERATION OF THE HOME** must be reduced to the purchase of gas, electricity, and telephone service in this budget. The homemaker must do all of her own work.

► Let **WARDROBE** funds accumulate.

► Pay insurance from **SAVINGS**.

► Divide the **ADVANCEMENT** allowance into allowances for personal spending and a fund for family pleasure, gift giving, contributions, reading material, etc.



BUDGET SUGGESTION FOR

Two Adults and Two Children

\$250 PER MONTH

FIXED DEDUCTIONS

\$ 20.80	<i>Withholding Tax</i>
25.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.90	<i>Hospitalization Insurance</i>
<hr/>	
\$ 50.20	<i>Total</i>

\$ 250.00	<i>Gross Income</i>
50.20	<i>Deductions</i>
<hr/>	
\$ 199.80	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 45.00	<i>Shelter</i>
80.00	<i>Food</i>
5.50	<i>Husband's Transportation</i>
10.00	<i>Gas, Electricity, Telephone</i>
25.00	<i>Wardrobe</i>
10.00	<i>Savings</i>
24.30	<i>Advancement</i>
<hr/>	
\$ 199.80	<i>Total</i>

► When there are two children in the family it is so very easy to let current expenses get out of bounds unless the family thinking is strictly along the lines of net income and not the gross income. For this reason the WITHHOLDING TAX that covers income and victory tax payments operates to your advantage, and will even afford you a slight refund when your tax return is filed.



► WAR BONDS require ten per cent of gross income. Never let anything change your determination to dedicate at least this amount to winning the war. These bonds are post-war protection.

► SOCIAL SECURITY is one per cent of income.

► HOSPITALIZATION INSURANCE is outstandingly important in homes where income is modest.

► GROSS INCOME is the total of all earnings.

► DEDUCTIONS are made from gross income for obligations not included in the regular pattern for the standard of living.

► NET INCOME is the amount of money you should learn to think of as the income available for spending.

► SHELTER is rent plus heat.

► FOOD allowance must cover the cost of lunches and milk bill as well as food for the table.

► No car can be afforded. Use public TRANSPORTATION.

► Let WARDROBE funds accumulate for seasonal spending. Homemaker should sew.

► Pay insurance from SAVINGS.

► ADVANCEMENT spending includes personal allowances, pleasure, gifts, health, contributions, etc.



BUDGET SUGGESTION FOR

Two Adults and Three Children

\$250 PER MONTH

FIXED DEDUCTIONS

\$ 15.60	<i>Withholding Tax</i>
25.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.90	<i>Hospitalization Insurance</i>
<hr/>	
\$ 45.00	<i>Total</i>

\$ 250.00	<i>Gross Income</i>
45.00	<i>Deductions</i>
<hr/>	
\$ 205.00	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 40.00	<i>Shelter</i>
95.00	<i>Food</i>
5.50	<i>Husband's Transportation</i>
10.00	<i>Gas, Electricity, Supplies</i>
25.00	<i>Wardrobe</i>
8.00	<i>Savings</i>
21.50	<i>Advancement</i>
<hr/>	
\$ 205.00	<i>Total</i>

► The monthly deduction plan for taxes is the easiest possible way to accumulate a sum of money and have it available on a given date. The WITH-HOLDING TAX is such a tax collection system, and unless tax rates are increased, it will also provide a refund when the tax report is filed.



► Putting ten per cent of income into WAR BONDS when gross income is \$250 will require sacrifice. Yet the need of our fighting men is enough to justify this sacrifice in any American home.

► A family with three children should never overlook the inexpensive protection of HOSPITALIZATION INSURANCE.

► When the total of fixed DEDUCTIONS has been subtracted from GROSS INCOME, the figure remaining is the NET INCOME and the one upon which the standard of living for the family should be based.

► Five members in the family require that less be spent for SHELTER because more must be spent for food. Shelter, remember, is rent and fuel. In other words, if the allocation is \$40 for shelter it probably means either a heated apartment or else a house renting for not more than \$35 a month, leaving \$5 a month or \$60 a year for coal or other fuel.

► The WARDROBE fund will require management. Clothes will have to be selected for durability. The homemaker will need to sew.

► Even small cash SAVINGS are vitally important to the security of this family.

► "ADVANCEMENT" is sometimes called "miscellaneous spending."



BUDGET SUGGESTION FOR

Two Adults and Four Children

\$250 PER MONTH

FIXED DEDUCTIONS

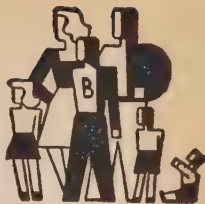
\$ 10.40	<i>Withholding Tax</i>
25.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.90	<i>Hospitalization Insurance</i>
<hr/>	
\$ 39.80	<i>Total</i>

\$ 250.00	<i>Gross Income</i>
39.80	<i>Deductions</i>
<hr/>	
\$ 210.20	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 40.00	<i>Shelter</i>
100.00	<i>Food</i>
5.50	<i>Husband's Transportation</i>
10.00	<i>Gas, Electricity, Supplies</i>
25.20	<i>Wardrobe</i>
8.00	<i>Savings</i>
21.50	<i>Advancement</i>
<hr/>	
\$ 210.20	<i>Total</i>

► The **WITHHOLDING TAX** is especially advantageous to a family in this situation, since it represents a small saving in addition to payment of income and victory taxes. The saving will be realized in the form of a refund from the government when the final tax report is filed.



► The same is true of **WAR BONDS**. One tenth of earnings for the purchase of war bonds will probably keep the family living in a not-so-attractive home for the duration, yet what a satisfaction to know an obligation to the fighting men is being met. And, what a satisfaction to know security for post-war years is growing with each month that passes.

► **NET INCOME**, the figure upon which the standard of living is based, is \$210.20 a month, but the need of a large allowance for **FOOD** makes it impossible to use the standard percentage pattern in designing the budget.

► No telephone in this home. No money for extra help with the large family. Instead, the children will have to help.

► It is only with help from the children that the homemaker will be able to find time to do part of the sewing, thus making it possible to keep the family attractively dressed while staying within the limits of the **WARDROBE** allowance that can be afforded.

► Deposit **SAVINGS** the day the pay check is cashed. Otherwise, there will be nothing to save.

► Both husband and wife should have some money for a personal allowance. Divide the **ADVANCEMENT** allocation with this in mind.



BUDGET SUGGESTION FOR

Single Woman

\$300 PER MONTH

FIXED DEDUCTIONS

\$ 49.60	<i>Withholding Tax</i>
7.84	<i>Additional for Taxes</i>
30.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
.75	<i>Hospitalization Insurance</i>
30.00	<i>Car Operation</i>
<hr/>	
\$ 120.69	<i>Total</i>

\$ 300.00	<i>Gross Income</i>
120.69	<i>Deductions</i>
<hr/>	
\$ 179.31	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 90.00	<i>Living Expenses</i>
35.00	<i>Savings</i>
20.00	<i>Wardrobe</i>
14.31	<i>Contributions, Dues, Gifts</i>
20.00	<i>Personal Spending</i>
<hr/>	
\$ 179.31	<i>Total</i>



- ▶ A single woman with an income of \$300 a month is prosperous. Yet it is very easy to overspend without knowing that it is being done, because a large share of earnings are not hers to keep, but must be given to the government in the form of taxes, and loaned through the purchase of war bonds.
- ▶ The **WITHHOLDING TAX** for income and victory tax payment is the first deduction.
- ▶ The obligation to put one tenth of income into **WAR BONDS** is imperative and should be considered minimum for this item of the budget.
- ▶ **CAR OPERATION** is included in the list of deductions but if no car is driven, this allocation can be added to the suggested amount for living expenses or personal spending without throwing the budget out of balance.
- ▶ The amount of money for **LIVING EXPENSES** must cover whatever arrangements are made, whether sharing an apartment, rooming and boarding, or living at home, and included in it are lunches and laundry.
- ▶ The allocation for **PERSONAL SPENDING** may seem low until it is pointed out that it is in addition to money for lunches, car, clothes, gifts, contributions, and dues.
- ▶ Pay insurance from **SAVINGS**.
- ▶ Dry cleaning and shoe repair costs are paid from the **WARDROBE** allowance.



Single Man

\$300 PER MONTH**FIXED DEDUCTIONS**

\$ 49.60	<i>Withholding Tax</i>
7.84	<i>Additional for Taxes</i>
30.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
.75	<i>Hospitalization Insurance</i>
30.00	<i>Car Operation</i>
<hr/>	
\$ 120.69	<i>Total</i>

\$ 300.00	<i>Gross Income</i>
120.69	<i>Deductions</i>
<hr/>	
\$ 179.31	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 65.00	<i>Board and Room</i>
4.00	<i>Laundry</i>
15.00	<i>Lunches</i>
12.50	<i>Wardrobe</i>
15.00	<i>Contributions, Dues, Gifts</i>
27.81	<i>Savings</i>
40.00	<i>Personal Spending</i>
<hr/>	
\$ 179.31	<i>Total</i>



► The income taxes in the budget on the opposite page are figured on the basis of personal exemption plus earned income credit deductions only. This means that taxes will not be as high as indicated in the suggested plan after other exemptions have been included. However, the WITHHOLDING TAX, plus the additional allocation for monthly deposit for taxes, is a good round figure of approximate accuracy.

► Thirty dollars a month for WAR BONDS will grow to \$40 a month return in ten years. Quite aside from the obligation we have to invest one tenth of income in these bonds, we are contributing soundly to our own estates.

► In considering the CAR ALLOWANCE, realize the numerous things this money must be used for: car insurance, car and driver's license, tax stamps, tires and recaps, repairs, parking, garage rent, oil changes, winter and summer conditioning, gas and additional oil. It usually works very well to allow \$3 per week, or \$13 per month for gas, oil, and small repairs, leaving \$17 a month to accumulate for seasonal expense.

► BOARD AND ROOM at \$65 a month is \$15 a week for four and one third weeks.

► Earmark the WARDROBE allowance and money for gifts and dues, for seasonal use.

► Pay insurance from SAVINGS.

► Forty dollars a month for PERSONAL SPENDING is less than \$10 a week because we must figure four and one third weeks to the month.

► If possible revise the figures to allow greater SAVINGS.



BUDGET SUGGESTION FOR

Married Couple

\$300 PER MONTH

FIXED DEDUCTIONS

\$ 39.20	<i>Withholding Tax</i>
3.75	<i>Additional for Taxes</i>
30.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.50	<i>Hospitalization Insurance</i>
<hr/>	
\$ 76.95	<i>Total</i>

\$ 300.00	<i>Gross Income</i>
76.95	<i>Deductions</i>
<hr/>	
\$ 223.05	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 50.00	<i>Shelter</i>
52.00	<i>Food</i>
13.00	<i>Husband's Lunches</i>
5.50	<i>Husband's Transportation</i>
7.50	<i>Husband's Personal Spending</i>
20.00	<i>Operation of Home</i>
30.00	<i>Wardrobe</i>
25.00	<i>Savings</i>
7.50	<i>Wife's Personal Spending</i>
12.55	<i>Contributions, Gifts</i>
<hr/>	
\$ 223.05	<i>Total</i>



► **INCOME TAXES** are figured without exemptions other than personal and earned income credit. Therefore, the figure is only approximate.

► If the deduction system for **WAR BONDS** is available to you where you are employed, authorize a pay-roll deduction of one tenth of your income each month.

► **SOCIAL SECURITY** is \$30 a year and so will average \$2.50 a month.

► Many plans for **HOSPITALIZATION INSURANCE** protection are in operation throughout the country. Revise the figure for this item if the charge in your district is higher.

► **GROSS INCOME** is total earnings from any source.

► Fixed **DEDUCTIONS**, common to nearly all budgets, are subtracted from gross income to find the amount of money available for use.

► **NET INCOME** is the amount of money to be budgeted for regular divisions of the budget as outlined in the standard pattern.

► If you are a renter, both rent and fuel are **SHELTER** costs. If you are buying a home, interest on the mortgage, insurance on the property, upkeep, water rent, taxes, and two per cent depreciation of buildings per year, comprise the shelter charges.

► The **FOOD** allowance is \$12 a week for four and one third weeks. Add \$3 a week for husband's lunches.

► Pay insurance from **SAVINGS**. Revise the outline to increase savings if your situation permits, remembering that one eighth of 1942's income taxes must be paid from savings on or before March 15, 1944.



BUDGET SUGGESTION FOR

Two Adults and One Child

\$300 PER MONTH

FIXED DEDUCTIONS

\$ 34.00	<i>Withholding Tax</i>
8.70	<i>Additional for Taxes</i>
30.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.90	<i>Hospitalization Insurance</i>
<hr/>	
\$ 77.10	<i>Total</i>

\$ 300.00	<i>Gross Income</i>
77.10	<i>Deductions</i>
<hr/>	
\$ 222.90	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 50.00	<i>Shelter</i>
65.00	<i>Food</i>
5.50	<i>Husband's Transportation</i>
15.00	<i>Gas, Light, Telephone</i>
30.00	<i>Savings</i>
25.00	<i>Wardrobe</i>
32.40	<i>Advancement</i>
<hr/>	
\$ 222.90	<i>Total</i>



► While the allocation made for **WITHHOLDING TAXES** in the budget plan on the opposite page may exceed the actual charge, it should be remembered there is every possibility if not probability that the tax rate may be increased, making a still higher allocation for taxes in the monthly budget imperative.

► Ten per cent of gross income is your monthly installment for victory through **WAR BOND** investment.

► If income is more than \$3,000 annually, **SOCIAL SECURITY** is deducted at the rate of \$30 a year.

► Be sure to protect yourself and family with some form of **HOSPITALIZATION INSURANCE**.

► **GROSS INCOME** minus fixed **DEDUCTIONS** equals the **NET INCOME**, which is the figure governing the standard of living that can be afforded.

► Rent plus cost of heat equals **SHELTER** charge. If you are buying a home, the charges corresponding to rent that every property owner must pay, plus heat, are your shelter charges. The money paid on the principal of the mortgage is savings.

► A **FOOD** allowance of \$65 a month is \$15 a week for we must allow four and one third weeks to the average month. Pay lunches and milk bill from this.

► Government obligations make it unwise to maintain a car. Use public **TRANSPORTATION**.

► Pay insurance from **SAVINGS**.

► Let **WARDROBE** funds accumulate for seasonal spending.

► The **ADVANCEMENT** allowance includes personal allowances, family pleasure and grooming, health care, contributions and gifts.



BUDGET SUGGESTION FOR

Two Adults and Two Children

\$300 PER MONTH

FIXED DEDUCTIONS

\$ 28.80	<i>Withholding Tax</i>
30.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.90	<i>Hospitalization Insurance</i>
<hr/>	
\$ 63.20	<i>Total</i>

\$ 300.00	<i>Gross Income</i>
63.20	<i>Deductions</i>
<hr/>	
\$ 236.80	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 50.00	<i>Shelter</i>
80.00	<i>Food</i>
5.50	<i>Husband's Transportation</i>
15.00	<i>Gas, Light, Telephone</i>
30.00	<i>Wardrobe</i>
20.00	<i>Savings</i>
36.30	<i>Advancement</i>
<hr/>	
\$ 236.80	<i>Total</i>

► Although the gross income in this family is \$300 a month, the net figure upon which the standard of living must be based is \$236.80. This figure is arrived at by deducting the monthly installments for TAXES, WAR BONDS, SOCIAL SECURITY, and HOSPITALIZATION INSURANCE, none of which should be omitted from any budget. It is a great mistake to set up one standard of living and then try to depress it here and there to find funds for fixed obligations. Instead, be realistic about the way in which government obligations and other deductions affect the amount of income available for regular family expense. Learn to relate all spending to the NET INCOME figure and financial troubles will fade away.



► This system of budgeting shows us that a family of two adults and two children will need to live in modest SHELTER that costs no more than \$50 a month with heat. Remember that when you overspend for shelter, you do so each month of the year. If you pay \$10 a month more than you can afford, in a year's time you will have paid out \$120 that should have been used for some other purpose.

► The FOOD allowance should cover the cost of packed lunches for the wage earner and of the milk bill, as well as other foods. Revise the budget to allow for adequate nourishment as prices advance—simplifying the nonessential items.

► Pay insurance from SAVINGS.

► ADVANCEMENT spending can be broken down in many ways. The right division of this money will depend upon the talents and desires of the members of the family. Just remember it is designed for seasonal as well as current spending.



BUDGET SUGGESTION FOR

Two Adults and Three Children

\$300 PER MONTH

FIXED DEDUCTIONS

\$ 23.60	<i>Withholding Tax</i>
30.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.90	<i>Hospitalization Insurance</i>
<hr/>	
\$ 58.00	<i>Total</i>

\$ 300.00	<i>Gross Income</i>
58.00	<i>Deductions</i>
<hr/>	
\$ 242.00	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 45.00	<i>Shelter</i>
98.00	<i>Food</i>
5.50	<i>Husband's Transportation</i>
15.00	<i>Gas, Light, Telephone</i>
30.00	<i>Wardrobe</i>
15.00	<i>Savings</i>
33.50	<i>Advancement</i>
<hr/>	
\$ 242.00	<i>Total</i>

► Unless tax rates are raised, a refund will be collected when **INCOME TAXES** are figured in March, 1944.



► One tenth of income for **WAR BONDS** is a small gesture toward winning the war when we realize the soundness of the investment.

► **SOCIAL SECURITY** is \$30 per year.

► Include **HOSPITALIZATION INSURANCE** as a necessity in the financial plan.

► **GROSS INCOME** minus total fixed **DEDUCTIONS** equals **NET INCOME** to be budgeted.

► The size of the family and the cost of food make it unwise to spend twenty-five per cent of net income for **SHELTER**, even though this is safe spending for the average family.

► The **FOOD** allowance must cover the cost of milk, lunches and other meals eaten out as well as food for the table.

► It is generally believed that a man earning \$300 a month can afford to drive a car. However, when you say that this man has a net income of \$242.00 a month and has three children to support and educate, it is readily understandable why he must use public **TRANSPORTATION** to get to work.

► The **CLOTHING** allowance must be spread very thin to keep this family looking well. It will take contriving to manage on the amount suggested, yet it can be done.

► Personal allowances, as well as family pleasure and grooming, must come from the **ADVANCEMENT** allowance. If the children are old enough to earn money they should be encouraged to earn their spending allowances.

► Insurance is paid from **SAVINGS**.



BUDGET SUGGESTION FOR

Two Adults and Four Children

\$300 PER MONTH

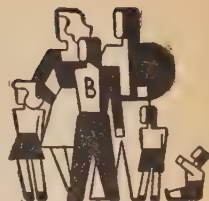
FIXED DEDUCTIONS

\$ 18.40	<i>Withholding Tax</i>
30.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.90	<i>Hospitalization Insurance</i>
<hr/>	
\$ 52.80	<i>Total</i>

\$ 300.00	<i>Gross Income</i>
52.80	<i>Deductions</i>
<hr/>	
\$ 247.20	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 45.00	<i>Shelter</i>
105.00	<i>Food</i>
5.50	<i>Husband's Transportation</i>
15.00	<i>Gas, Light, Telephone</i>
30.00	<i>Wardrobe</i>
12.00	<i>Savings</i>
34.70	<i>Advancement</i>
<hr/>	
\$ 247.20	<i>Total</i>



► Much needless worry is saved now that the income and victory taxes are collected from monthly salary in the form of a **WITHHOLDING TAX**. In this way taxes are paid as they fall due.

► Depress the whole standard of living sufficiently to dedicate one tenth of income to the purchase of **WAR BONDS**.

► **SOCIAL SECURITY** is a form of savings but is treated as a deduction for the sake of simplicity in accounting.

► **HOSPITALIZATION INSURANCE** is also a form of savings.

► **GROSS INCOME** is total money earned but belongs partly to the government and partly to you.

► **DEDUCTIONS** are fixed expenses against gross income not always found in budget outlines in normal times.

► **NET INCOME** is the part of your earnings that belongs to you for distribution as you desire.

► It would be pleasant to enlarge the allocation for **SHELTER** as the family adds to its membership, but the price of food for extra members of the family makes this impossible. Instead, rent must be kept at a minimum.

► Include lunches, the milk bill, vitamins, and food for the table in the **FOOD** allowance.

► The larger the family, the more desirable would be a family car for **TRANSPORTATION**, but also the more impossible it becomes when the net income is \$247.20 a month.

► The homemaker will need to sew if the **WARDROBE** of the family is to look smart.

► Divide the **ADVANCEMENT** allowance to provide health care and grooming, pleasure and education, contributions and gifts.



BUDGET SUGGESTION FOR

Single Man

\$375 PER MONTH

FIXED DEDUCTIONS

\$ 65.60	<i>Withholding Tax</i>
5.00	<i>Additional for Taxes</i>
37.50	<i>War Bonds</i>
2.50	<i>Social Security</i>
.75	<i>Hospitalization Insurance</i>
30.00	<i>Car Operation</i>
<hr/>	
\$ 141.35	<i>Total</i>

\$ 375.00	<i>Gross Income</i>
141.35	<i>Deductions</i>
<hr/>	
\$ 233.65	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 115.00	<i>Living Expenses</i>
20.00	<i>Wardrobe</i>
55.30	<i>Savings</i>
43.35	<i>Advancement</i>
<hr/>	
\$ 233.65	<i>Total</i>

► Previous to the date when the **WITHHOLDING TAX** became effective, it was necessary for the individual to make the monthly allocation for income taxes consistently, month by month. Now the withholding tax polices him into this budgeting practice. In this budget, however, a slight additional amount must be set aside for income tax in addition to the withholding tax.



► Ten per cent for **WAR BONDS** is a minimum. Other bonds should be purchased from the regular savings allowance.

► **SOCIAL SECURITY** and **HOSPITALIZATION INSURANCE** are regular deductions.

► **CAR OPERATION** varies in cost with the make of car, its age and condition, and the driving habits of the one who operates it. A dollar a day, however, is a good standard figure that may be revised for the individual car.

► Take fixed **DEDUCTIONS** from **GROSS INCOME** to get **NET INCOME** and then decide what living pattern can be afforded.

► The first general rule to recognize is that half the net income is the maximum to spend for **SHELTER**, **FOOD** including lunches, **UTILITIES**, **HOUSEHOLD OPERATION**, etc. It is then only a matter of arithmetic to discover whether to rent a room or an apartment or whether to board and room.

► Dry cleaning and shoe repair as well as wardrobe replacements are financed from the **WARDROBE** fund.

► Insurance is paid from **SAVINGS**.

► **ADVANCEMENT** spending is all personal spending for doctor and dentist bills, grooming, pleasure, entertainment, contributions, dues, gifts, cultural pursuits, hobbies.



BUDGET SUGGESTION FOR

Married Couple

\$375 PER MONTH

FIXED DEDUCTIONS

\$ 55.20	<i>Withholding Tax</i>
6.00	<i>Additional for Taxes</i>
37.50	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.50	<i>Hospitalization Insurance</i>
<hr/>	
\$ 102.70	<i>Total</i>

\$ 375.00	<i>Gross Income</i>
102.70	<i>Deductions</i>
<hr/>	
\$ 272.30	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 60.00	<i>Shelter</i>
52.00	<i>Food</i>
13.00	<i>Husband's Lunches</i>
5.50	<i>Husband's Transportation</i>
25.00	<i>Operation of Home</i>
30.00	<i>Wardrobe</i>
43.00	<i>Savings</i>
15.00	<i>Husband's Personal Spending</i>
15.00	<i>Wife's Personal Spending</i>
13.80	<i>Family Pleasure, Gifts, Health Care</i>
<hr/>	
\$ 272.30	<i>Total</i>



► An allocation of \$6 per month in excess of the **WITHHOLDING TAX** is needed to cover current income and victory taxes. Any unpaid balance from 1942 must be paid from savings.

► Help the war effort by investing ten per cent of income in **WAR BONDS** each month, but more when possible.

► **SOCIAL SECURITY** is \$30 per year.

► **HOSPITALIZATION INSURANCE** is inexpensive protection against the dissipation of savings in case of severe illness.

► The **NET INCOME** is the remainder of income when fixed **DEDUCTIONS** have been taken from **GROSS INCOME**.

► **SHELTER** includes heat. The home owner must list interest on the mortgage, property insurance, upkeep of the property, fuel, water rent, taxes, and two per cent depreciation of buildings per year, as costs corresponding to rent for the renter. Money paid on the principal is savings.

► A **FOOD** allowance of \$52 a month is \$12 a week, since an average month is four and one third weeks.

► Thirteen dollars a month for husband's **LUNCHES** is \$3 a week for an average of four and one third weeks.

► Public **TRANSPORTATION** should be used unless the family is willing to cut personal spending to a minimum and thus afford an automobile.

► It costs one third as much again for a woman to dress in the same degree of smartness as a man.

► Insurance is paid from **SAVINGS**.

► **PERSONAL ALLOWANCES** should be the same for both.

► Keep family **ADVANCEMENT** as a special fund to finance pleasure, gifts, health, church, and charity.



BUDGET SUGGESTION FOR

Married Couple

BOTH WORKING

HUSBAND'S INCOME—\$250 PER MONTH

WIFE'S INCOME—\$125 PER MONTH

FIXED DEDUCTIONS

HUSBAND'S	WIFE'S	
\$ 41.60	\$ 15.60	<i>Withholding Tax</i>
25.00	12.50	<i>War Bonds</i>
1.50		<i>Hospitalization Insurance</i>
2.50	1.25	<i>Social Security</i>
	17.35	<i>Cleaning Help</i>
	5.50	<i>Transportation</i>
	10.00	<i>Lunches</i>
	7.50	<i>Extra for Office Clothes</i>
<hr/>	<hr/>	
\$ 70.60	\$ 69.70	<i>Deductions</i>

\$ 250.00	\$ 125.00	<i>Gross Income</i>
70.60	69.70	<i>Deductions</i>
<hr/>	<hr/>	
\$ 179.40	\$ 55.30	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 42.50	<i>Shelter</i>
52.00	<i>Food</i>
15.00	<i>Operation of Home</i>
20.00	<i>Wardrobe Fund</i>
20.00	<i>Emergency Cash and Insurance</i>
29.90	<i>Advancement Spending</i>
55.30	<i>Special Savings</i>
<hr/>	
\$ 234.70	<i>Combined Net Income</i>

► In this budget, each takes one half exemption for the WITHHOLDING TAX.



► It is necessary to include an extra allowance for clothing for the office wife among the fixed deductions to be subtracted from her gross income. The extra \$7.50 that the average working wife would find necessary for office wardrobe is purely occupational expense, even though it brings her great personal satisfaction. This wardrobe allowance, the expense of help in the home, of wife's transportation, lunches, social security, withholding tax, and war bonds, would immediately cease should this wife give up her job. It is, therefore, money that must be spent while she works, in order to carry on that standard of living.

► The BONDS are permanent wealth and their value is added to net income.

► The CASH margin of her earnings may be saved in a special savings fund.

► TRANSPORTATION for the husband is one of the regular items of home operating expenses when the family does not drive a car.

► It is best to keep ADVANCEMENT spending within the possibilities of the husband's income, for it is tremendously difficult to curb extravagant spending when habits have been formed.

► The allocation for CLEANING HELP is sufficient to hire a day's work done once a week, at \$4 per day.

► All HOSPITALIZATION protection for the family is paid by the husband, since this is an expense he would assume anyway.



BUDGET SUGGESTION FOR

Two Adults and One Child

\$375 PER MONTH

FIXED DEDUCTIONS

\$ 50.00	<i>Withholding Tax</i>
37.50	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.90	<i>Hospitalization Insurance</i>
30.00	<i>Car Operation</i>
<hr/>	
\$121.90	<i>Total</i>

\$ 375.00	<i>Gross Income</i>
121.90	<i>Deductions</i>
<hr/>	
\$253.10	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 60.00	<i>Shelter</i>
65.00	<i>Food</i>
13.00	<i>Husband's Lunches</i>
20.00	<i>Operation of Home</i>
35.00	<i>Savings</i>
30.00	<i>Wardrobe</i>
30.10	<i>Advancement</i>
<hr/>	
\$253.10	<i>Total</i>

► The **WITHHOLDING TAX** will take care of current income and victory taxes, unless the tax rate is increased, but any unpaid tax balance from 1942 must be paid from savings.



► Dedicate one tenth of gross income to the purchase of **WAR BONDS**, but increase the investment whenever possible.

► **SOCIAL SECURITY** is \$30 per year.

► **HOSPITALIZATION INSURANCE**, when available, is inexpensive protection against the use of savings in times of needed hospital care.

► A family with this income may depress the standard of living slightly by driving a car, but the resulting living plan is still one of comfortable freedom from worry.

► The **NET INCOME** in this situation is \$247.90 a month.

► **SHELTER** includes heat and this is the maximum figure that should be considered for this item of the budget.

► The **FOOD** allowance of sixty-five dollars a month is \$15 a week for four and one third weeks, and we add to this \$13 a month or \$3 a week for the wage earner's lunches.

► **OPERATION OF THE HOME** in this case is sufficiently generous to permit some help with the heaviest work.

► Pay insurance from **SAVINGS**.

► The homemaker's skill with the needle will determine how the **WARDROBE** allowance is to be divided.

► One suggestion for the breakdown of this **ADVANCEMENT** allowance is: \$5 for husband's personal spending in addition to money for lunches and car expense; \$5 for wife's personal allowance; \$9.90 for contributions and gifts; \$10 for doctor and dentist.



BUDGET SUGGESTION FOR

Two Adults and Two Children

\$375 PER MONTH

FIXED DEDUCTIONS

\$ 44.80	<i>Withholding Tax</i>
37.50	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.90	<i>Hospitalization Insurance</i>
30.00	<i>Car Operation</i>
<hr/>	
\$116.70	<i>Total</i>

\$ 375.00	<i>Gross Income</i>
116.70	<i>Deductions</i>
<hr/>	
\$258.30	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 50.00	<i>Shelter</i>
85.00	<i>Food</i>
13.00	<i>Husband's Lunches</i>
20.00	<i>Operation of Home</i>
30.50	<i>Savings</i>
30.00	<i>Wardrobe</i>
29.80	<i>Advancement</i>
<hr/>	
\$258.30	<i>Total</i>

► The **WITHHOLDING TAX** aids every good budget by providing collection of income and victory taxes each month, so that no emergency exists when taxes fall due. It guards against the false sense of affluence that results when you consider gross earnings instead of net income.



► Added to the monthly tax allocations is one tenth of gross income for **WAR BONDS**. This is the minimum obligation. It is also a good investment.

► **SOCIAL SECURITY** and **HOSPITALIZATION INSURANCE** are regular payroll deductions in many places.

► **CAR OPERATION** costs are treated as a fixed deduction from gross income because the expense is too large to fit comfortably into the advancement division of the budget where it technically belongs.

► **GROSS INCOME** is the total of all income.

► **DEDUCTIONS** are subtracted from gross income.

► **NET INCOME** is the remainder and is the figure upon which the standard of living is based.

► **SHELTER** is rent plus heat. Our suggestion is to keep it well under twenty-five per cent of net income in this case, and allocate more for food.

► If it is possible for the wage earner to carry packed **LUNCHES**, the money thus saved can be added to the fund for operation of the home, where it is badly needed. This would make it possible to hire help for the heaviest work.

► The **ADVANCEMENT** allowance is also too low for satisfaction, but it is helpful to know just how many things can and cannot be afforded.



BUDGET SUGGESTION FOR

Two Adults and Three Children

\$375 PER MONTH

FIXED DEDUCTIONS

\$ 39.60	<i>Withholding Tax</i>
37.50	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.90	<i>Hospitalization Insurance</i>
<hr/>	
\$ 81.50	<i>Total</i>

\$ 375.00	<i>Gross Income</i>
81.50	<i>Deductions</i>
<hr/>	
\$ 293.50	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 55.00	<i>Shelter</i>
104.80	<i>Food</i>
13.00	<i>Husband's Lunches</i>
5.50	<i>Husband's Transportation</i>
30.00	<i>Operation of Home</i>
35.00	<i>Wardrobe</i>
20.00	<i>Savings</i>
30.20	<i>Advancement</i>
<hr/>	
\$ 293.50	<i>Total</i>

► While the size of the family makes owning a family automobile very desirable, it also makes maintaining an automobile next to impossible. The family will find greater benefits in building security for the future than in driving a car.



► You are under obligation to the men who are fighting this war to dedicate not less than ten per cent of income for the purchase of WAR BONDS.

► SOCIAL SECURITY is \$30 per year.

► HOSPITALIZATION INSURANCE is almost universally regarded as a good investment for any family. It is especially desirable where there are children.

► GROSS INCOME is the sum of all earnings, from whatever source, received during the month.

► Subtract the total of fixed DEDUCTIONS.

► NET INCOME is the figure upon which the standard of living is based.

► SHELTER must include the cost of fuel, as well as rent, or expenses equivalent to rent for the home owner.

► FOOD prices vary, but this allocation is usually sufficient to keep the family healthy if care is used in preparation of foods, in selection and in storage.

► OPERATION OF THE HOME includes gas, lights, telephone, laundry, cleaning supplies, upkeep of furnishings and equipment.

► Other allocations are self-explanatory.



BUDGET SUGGESTION FOR

Two Adults and Four Children

\$375 PER MONTH

FIXED DEDUCTIONS

\$ 34.40	<i>Withholding Tax</i>
37.50	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.90	<i>Hospitalization Insurance</i>
<hr/>	
\$ 76.30	<i>Total</i>

\$ 375.00	<i>Gross Income</i>
76.30	<i>Deductions</i>
<hr/>	
\$ 298.70	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 55.00	<i>Shelter</i>
114.70	<i>Food</i>
13.00	<i>Husband's Lunches</i>
5.50	<i>Husband's Transportation</i>
30.00	<i>Operation of Home</i>
35.00	<i>Wardrobe</i>
15.00	<i>Savings</i>
30.50	<i>Advancement</i>
<hr/>	
\$ 298.70	<i>Total</i>

► Demands for money increase as the size of the family increases. It is therefore wise to meet basic needs first and let the margin of income take care of the less important needs and desires. The **WITHHOLDING TAX** budgets tax payment and is the first demand upon income.



► **WAR BONDS** require one tenth of every wage earner's pay check. It is our part in the war effort. In addition, we are building necessary security for post-war years.

► **GROSS INCOME** minus the total cost of fixed **DEDUCTIONS** equals **NET INCOME**, the figure upon which to establish the family budget.

► The **FOOD** allowance is the first item to consider in a budget for a family of this size, and it is based upon prices current in the summer of 1943 and upon the average homemaker's skill in buying all of the nourishing food needed. This includes all types of food, vitamins, milk, fresh fruits and vegetables, as well as meats, groceries, etc.

► If the wage earner walks to work and comes home for lunch, money allocated for **TRANSPORTATION** and lunches can be added to the savings.

► **OPERATION OF THE HOME** may require a larger allowance if the children are all small. This money is used for utilities, household supplies, and help in the home.

► It should always be remembered that any general plan for a budget will need many alterations to make it fit the needs of an individual family.

► Owning and operating an automobile is out of the question for this family if the budget is to balance.



BUDGET SUGGESTION FOR

Single Woman

\$500 PER MONTH

FIXED DEDUCTIONS

\$ 89.60	<i>Withholding Tax</i>
16.75	<i>Additional for Taxes</i>
50.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
.75	<i>Hospitalization Insurance</i>
30.00	<i>Car Operation</i>
<hr/>	
\$ 189.60	<i>Total</i>

\$ 500.00	<i>Gross Income</i>
189.60	<i>Deductions</i>
<hr/>	
\$ 310.40	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 150.00	<i>(Or Less) Living Expenses</i>
70.40	<i>Savings</i>
45.00	<i>Wardrobe</i>
45.00	<i>Advancement</i>
<hr/>	
\$ 310.40	<i>Total</i>



► Income tax for this income is a really heavy deduction, and the most painless way to get it paid is to make a monthly deposit in a fund dedicated to the payment of these taxes in addition to the **WITHHOLDING TAX**.

► One tenth of income for **WAR BONDS** is good investment for the future and a minimum contribution to the cause of victory. Buy more bonds from savings.

► **SOCIAL SECURITY** is \$30 per year, and **HOSPITALIZATION** for semi-private room is needed protection no matter what the income.

► \$30 a month will usually take care of **CAR OPERATION** costs in these days of limited driving.

► The total of all of these **DEDUCTIONS** subtracted from **GROSS INCOME** leaves a **NET INCOME** of \$310.40 a month and it is upon this figure that the standard of living is based.

► **LIVING EXPENSES** include rent, heat, care of the apartment or house, cleaning and laundry work, supplies and utilities, and food.

► Pay insurance from **SAVINGS**.

► Dry cleaning, shoe repair, fur storage, alterations, are **WARDROBE** expense as well as replacements for the wardrobe.

► Doctor, dentist, beautician, medicine, cosmetics, toilet goods, are paid for with **ADVANCEMENT** funds. From the same allowance comes money for church, club, gifts, charities, reading material, shows, concerts, other cultural pursuits, education, all luxuries.



BUDGET SUGGESTION FOR

Married Couple

\$500 PER MONTH

FIXED DEDUCTIONS

\$ 79.20	<i>Withholding Tax</i>
14.25	<i>Additional for Taxes</i>
50.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.50	<i>Hospitalization Insurance</i>
30.00	<i>Car Operation</i>
<hr/>	
\$ 177.45	<i>Total</i>

\$ 500.00	<i>Gross Income</i>
177.45	<i>Deductions</i>
<hr/>	
\$ 322.55	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 75.00	<i>Shelter</i>
65.00	<i>Food</i>
13.00	<i>Lunches</i>
60.00	<i>Savings</i>
30.00	<i>Operation of Home</i>
33.00	<i>Wardrobe</i>
46.55	<i>Advancement</i>
<hr/>	
\$ 322.55	<i>Total</i>

► There is nothing harder than to depress an established standard of living. Yet this is exactly what must be done in many homes where income has not increased as wartime prices and taxes have. On the other hand, the family making this generous income for the first time is without the handicap of revising established living habits and can more easily adapt to the possibilities of net income when the cost of fixed obligations has been deducted from gross income.



► The most convenient way of paying taxes in excess of **WITHHOLDING TAX** is to save for them by the month. Keep this money separate from other savings.

► One tenth of gross income is your minimum obligation for investment in **WAR BONDS** as installment payments for victory. Your war bonds will help the boys come back **ALIVE**.

► **SHELTER** is maximum at \$75 a month and this figure must include the cost of heat.

► The **FOOD** allowance is designed to feed only the members of the family. If hired help must also be included in the plan, revise the budget to take care of this factor.

► Thirteen dollars a month for **LUNCHES** is low—only about 50 cents a day. Yet men do manage on this amount.

► **SAVINGS** are tremendously increased in importance. They must check inflation and are a backlog against the need in post-war years that we all anticipate.

► The figure for **OPERATION OF THE HOME** is large enough to hire some cleaning and laundry done. This money must pay also for gas, lights, telephone, household supplies, and the upkeep of equipment.



BUDGET SUGGESTION FOR

Married Couple, BOTH WORKING

HUSBAND'S INCOME—\$375 PER MONTH

WIFE'S INCOME—\$125 PER MONTH

FIXED DEDUCTIONS

HUSBAND'S	WIFE'S	
\$ 65.60	\$ 15.60	<i>Withholding Tax</i>
37.50	12.50	<i>War Bonds</i>
2.50	1.25	<i>Social Security</i>
1.50		<i>Hospitalization Insurance</i>
	17.35	<i>Cleaning Help</i>
	5.50	<i>Transportation</i>
	10.00	<i>Lunches</i>
<hr/>	<hr/>	
\$ 107.10	\$ 62.20	<i>Deductions</i>

\$ 375.00	\$ 125.00	<i>Gross Income</i>
107.10	62.20	<i>Deductions</i>
<hr/>	<hr/>	
\$ 267.90	\$ 62.80	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 62.80	<i>Special Savings</i>
60.00	<i>Shelter</i>
52.00	<i>Food</i>
13.00	<i>Husband's Lunches</i>
5.50	<i>Transportation</i>
25.00	<i>Home Operation</i>
30.00	<i>Wardrobe Fund</i>
35.00	<i>Emergency Cash and Insurance</i>
15.00	<i>Husband's Allowance</i>
15.00	<i>Wife's Allowance</i>
17.40	<i>Other Advancement Spending</i>
<hr/>	
\$ 330.70	<i>Combined Net Incomes</i>

► Even if a wife earns a modest income such as the one considered in this budget, she cannot file her income tax under the simplified form because her husband earns more than \$3,000 a year and so is ineligible to use this form, and the advantage of her working outside the home is greatly reduced. This is especially true if her salary raises the combined income into the higher surtax classification.



► There is a difference in philosophies regarding the distribution of a wife's income. All agree that the regular deductions of taxes, bonds, social security, should be paid from it and that the expenses incurred directly as the result of the wife's being away from home also be charged against her gross earnings. There is one great advantage in basing the standard of living on the husband's net income, divorced entirely from any money contribution by the wife. If or when it becomes desirable for the wife to quit working, such a change in family program will not disturb the established living pattern of the family. It is tremendously hard ever to reduce spending. It is always better to be in a position to increase spending rather than in the position where circumstances may force contraction of spending.

► One item suggested among the deductions to be made from the wife's income in this budget is \$17.35 a month for cleaning help. This would allow help one day a week, four and one third weeks a month, at the rate of \$4 per day.

► Revise to include car operation if desired.



BUDGET SUGGESTION FOR

Married Couple, BOTH WORKING

HUSBAND'S INCOME—\$250 PER MONTH

WIFE'S INCOME—\$250 PER MONTH

FIXED DEDUCTIONS

HUSBAND'S	WIFE'S	
\$ 41.60	\$ 41.60	<i>Withholding Tax</i>
25.00	25.00	<i>War Bonds</i>
2.50	2.50	<i>Social Security</i>
1.50		<i>Hospitalization Insurance</i>
	87.50	<i>Housekeeper</i>
	5.50	<i>Transportation</i>
	13.00	<i>Lunches</i>
<hr/>	<hr/>	
\$ 70.60	\$ 175.10	<i>Total</i>

\$ 250.00	\$ 250.00	<i>Gross Income</i>
<hr/> 70.60	<hr/> 175.10	<i>Deductions</i>
\$ 179.40	\$ 74.90	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 50.00	<i>Shelter</i>
65.00	<i>Food</i>
34.00	<i>Emergency Cash</i>
25.00	<i>Operation of Home</i>
30.00	<i>Wardrobe</i>
50.30	<i>Advancement</i>
<hr/>	
\$ 254.30	<i>Combined Net Incomes</i>



► When both husband and wife work and earn identical incomes, and use both incomes, the wife's money contribution supporting the standard of living is not equal to the contribution made by the husband. The budget outline on the page opposite illustrates this point. It is true, because a great part of the wife's earnings must be paid out for goods and services that would not be included in the spending outline if she were not working outside of the home.

► We have included wages at the rate of \$20 per week for a housekeeper to care for the home in the absence of the wife. Reallocate this money to pay for part-time help if the housekeeper can be dispensed with. Of course, this would materially alter the type of living that could be afforded. That is, more could be spent for shelter, food, and deposited in the savings account.

► Our suggestion for the division of the ADVANCEMENT allowance is \$20 per month each for husband and wife, \$5.30 in a fund for gifts, and \$5 in a fund for doctor and dentist if the family is ordinarily healthy. These PERSONAL ALLOWANCES are in addition to money for TRANSPORTATION and LUNCHESES.



BUDGET SUGGESTION FOR

Two Adults and One Child

\$500 PER MONTH

FIXED DEDUCTIONS

\$ 74.00	<i>Withholding Tax</i>
13.20	<i>Additional for Taxes</i>
50.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.90	<i>Hospitalization Insurance</i>
30.00	<i>Car Operation</i>
<hr/>	
\$ 171.60	<i>Total</i>

\$ 500.00	<i>Gross Income</i>
171.60	<i>Deductions</i>
<hr/>	
\$ 328.40	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 80.00	<i>Shelter</i>
88.00	<i>Food</i>
30.00	<i>Operation of the Home</i>
40.00	<i>Wardrobe</i>
40.00	<i>Savings</i>
50.40	<i>Advancement</i>
<hr/>	
\$ 328.40	<i>Total</i>



► Establish the standard of living on an income of \$328.40 a month, which is the amount available after all regular deductions, plus the monthly installment for income taxes in excess of WITH-HOLDING TAX, and one tenth of GROSS INCOME for WAR BONDS have been deducted. Thirty dollars a month for CAR OPERATION is included as a regular deduction for a family in this income bracket.

► The only way to pad without cutting somewhere else, is to earn more money.

► If you own your own home, your SHELTER charges are interest on the mortgage, property insurance, upkeep of the property, fuel, water rent, taxes, and two per cent depreciation of buildings. The money paid on the principal of the mortgage is savings. If you are a renter, rent plus the cost of fuel and water is your shelter charge.

► The FOOD allowance must cover the cost of groceries, meat and fish, dairy products, fruits and vegetables, lunches for the wage earner, any meals eaten away from home.

► OPERATION OF THE HOME includes fuel for cooking, light, telephone; soaps and other cleaning agents; laundry, any help in the home; upkeep of furnishings and equipment.

► WARDROBE funds must pay for dry cleaning, shoe repair, fur storage and repair, new garments. Accumulate a portion for seasonal spending.

► SAVINGS are bank deposits, life insurance, war bonds, and other investments as sound, money invested in a home.

► Personal allowances, gifts, contributions, health care, etc., are taken from ADVANCEMENT spending.



BUDGET SUGGESTION FOR

Two Adults and Two Children

\$500 PER MONTH

FIXED DEDUCTIONS

\$ 68.80	<i>Withholding Tax</i>
50.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.90	<i>Hospitalization Insurance</i>
30.00	<i>Car Operation</i>
<hr/>	
\$ 153.20	<i>Total</i>

\$ 500.00	<i>Gross Income</i>
153.20	<i>Deductions</i>
<hr/>	
\$ 346.80	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 80.00	<i>Shelter</i>
90.00	<i>Food</i>
15.00	<i>Lunches</i>
30.80	<i>Operation of Home</i>
45.00	<i>Wardrobe</i>
35.00	<i>Savings</i>
51.00	<i>Advancement</i>
<hr/>	
\$ 346.80	<i>Total</i>

► Taxes are high and most probably they will be higher before the year is ended. Until rates are raised the WITHHOLDING TAX will probably take care of the income and victory tax bill for a family in this situation. We have estimated income taxes without knowledge of or reference to personal exemptions other than regular personal exemption for dependents and head of the family, and also earned income credit. The victory tax that is now included in the income tax report is three per cent of all income above \$624 per year.



► Use the payroll deduction system for buying BONDS if it is available to you. One tenth of gross income is the minimum for this investment. Buy additional bonds from savings as conscience and ability dictate.

► Treat money for CAR OPERATION as an extra fund. Keep it separate from other funds and limit current car expense to \$3 a week when possible. This is \$13 a month and will leave \$17 a month for seasonal car costs including insurance, license, tires, repairs, garage rent, check-ups, anti-freeze, etc. In limiting current expense to \$3 a week, you may find it necessary to wash the car yourself and to walk an extra block for cheaper parking.

► See outline in the back of the book for classification of items falling into the different divisions of the budget.



BUDGET SUGGESTION FOR

Two Adults and Three Children

\$500 PER MONTH

FIXED DEDUCTIONS

\$ 63.60	<i>Withholding Tax</i>
50.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.90	<i>Hospitalization Insurance</i>
30.00	<i>Car Operation</i>
<hr/>	
\$ 148.00	<i>Total</i>

\$ 500.00	<i>Gross Income</i>
148.00	<i>Deductions</i>
<hr/>	
\$ 352.00	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 70.00	<i>Shelter</i>
109.00	<i>Food</i>
35.00	<i>Operation of Home</i>
50.00	<i>Wardrobe</i>
40.00	<i>Savings</i>
48.00	<i>Advancement</i>
<hr/>	
\$ 352.00	<i>Total</i>

► This wartime budget must be based upon the net income of \$352.00. This is the figure that decides the standard of living. WITHHOLDING TAX, WAR BONDS, SOCIAL SECURITY, HOSPITALIZATION INSURANCE, and CAR OPERATION costs account for the remainder.



► It is probable that a family with this income, and this number of children, would be investing in a home rather than paying RENT. If this is true remember that \$70 a month must represent not only the payments on the house, but taxes, property insurance, upkeep and improvement of the property, water rent, fuel, and if possible two per cent depreciation on buildings.

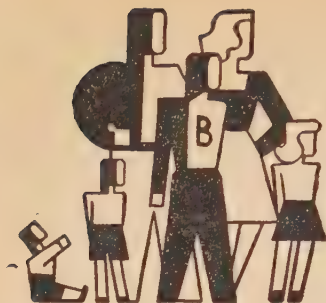
► This outline emphasizes the difference in buying power between wartime and peacetime income.

► The FOOD allowance must cover the cost of food for the table, lunches for the wage earner, and the milk bill.

► The large deductions for taxes and other government obligations make help in the home almost impossible. The allocation for OPERATION OF THE HOME must cover the cost of utilities, transportation for the family other than automobile transportation, laundry, and cleaning supplies.

► The allocation for CASH savings is very low in proportion to the needs of the family, since life insurance must be paid from this money.

► Personal allowances, as well as health care, pleasure, and contributions, dues and gifts are taken from ADVANCEMENT.



BUDGET SUGGESTION FOR

Two Adults and Four Children

\$500 PER MONTH

FIXED DEDUCTIONS

\$ 58.40	<i>Withholding Tax</i>
50.00	<i>War Bonds</i>
2.50	<i>Social Security</i>
1.90	<i>Hospitalization Insurance</i>
30.00	<i>Car Operation</i>
<hr/>	
\$ 142.80	<i>Total</i>

\$ 500.00	<i>Gross Income</i>
142.80	<i>Deductions</i>
<hr/>	
\$ 357.20	<i>Net Income</i>

REVISE TO YOUR NEEDS

\$ 70.00	<i>Shelter</i>
115.20	<i>Food</i>
40.00	<i>Operation of Home</i>
50.00	<i>Wardrobe</i>
30.00	<i>Savings</i>
52.00	<i>Advancement</i>
<hr/>	
\$ 357.20	<i>Total</i>

► If the family feels that car operation affords enough pleasure and convenience to include it in the list of deductions, then the picture outlined for the standard of living will prove about as attractive as can be afforded. If the car is not included, both shelter and advancement allowances can be substantially increased. It is a decision for the family using the budget to make.



► The **WITHHOLDING TAX** will cover victory and income taxes, unless tax rates are increased.

► Use the payroll deduction plan for the purchase of **WAR BONDS** when it is available. Every time you add a bond to your collection you have made another contribution to victory on the home front as well as on the battlefield.

► **SOCIAL SECURITY** is \$30 per year and so averages \$2.50 a month.

► **HOSPITALIZATION** is a fine investment for any family, and especially so where there are children.

► **SHELTER** must include the cost of fuel as well as rent.

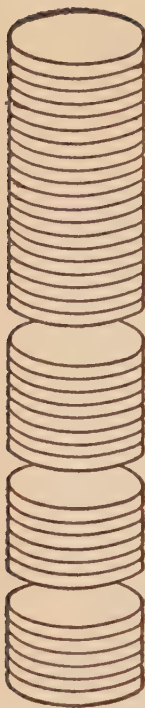
► The **FOOD** allowance includes lunches for the wage earner and must cover the milk bill.

► **ADVANCEMENT** spending is sacrificed in this budget so that more money may be allocated for help in the home. With four children, help with the laundry is much more important than movies.

► Pay insurance from **SAVINGS**.

► If the homemaker can sew, it will make the **WARDROBE** allowance go three times as far as if everything must be purchased ready-made.

STANDARD DIVISION OF A SINGLE PERSON'S NET INCOME



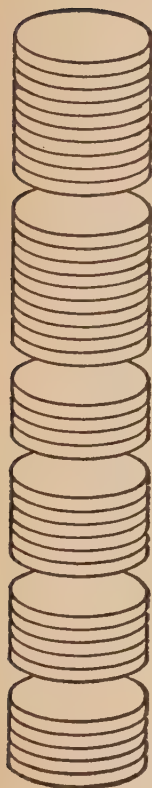
LIVING EXPENSES. Board, room, transportation to work, laundry, lunches.

SAVINGS. Bank deposits, life insurance, government bonds or equally riskless investments, money invested in a home.

CLOTHES. New garments for the wardrobe, dry cleaning, all expense for care and repair of clothing.

ADVANCEMENT SPENDING. Same as for a family.

STANDARD DIVISION OF THE NET INCOME FOR A FAMILY



25 % SHELTER. *For the Renter:* Rent and fuel.

For the Home Owner: Interest on the mortgage, property insurance, upkeep of the property, fuel, water rent, taxes, special assessments, 2 per cent depreciation charge against the property per annum.

25 % FOOD. Groceries, meat, dairy products, fruits and vegetables, lunches for the wage earner, any meals eaten outside the home.

10 % OPERATION OF THE HOME. Fuel for cooking, light, telephone, soaps and other cleaning supplies, laundry, maid or other help in the home, transportation for the wage earner, household replacements, any equipment needed in the home or to produce income.

15 % WARDROBE ALLOWANCE. New garments for the wardrobes, dry cleaning, shoe repair, fur storage, any remodeling and repairing of clothes.

12 ½ % SAVINGS. Bank deposits, life insurance, government or other equally riskless investments, money invested in a home.

12 ½ % ADVANCEMENT SPENDING.

Personal Care: Doctor and dentist, beauty service and barber, toilet goods, cosmetics, medicine.

Gifts, Dues, Charity: Church, lodge or club dues, sorority or fraternity dues, Christmas and other anniversary expense, gifts to dependents, Community Fund or other charity.

Comforts, Education, Luxuries: Reading material, shows and concerts, all cultural pursuits, hobbies, personal pleasure, entertainment of friends, tobacco, liquor, candy, vacations, car for pleasure, unnecessary but desirable possessions and their upkeep.

SAMPLE PAGE FROM THE ACCOUNT BOOK

[illegible]

Enter deposits as made.

Enter items as paid.

You can find your credit or debit at any moment by adding deposits and subtracting the total of what has been paid out.

The same form is used for every division of the budget and may be used for as many sub-divisions as desired.

SAMPLE CHART OF SEASONAL EXPENSE

Chart of Seasonal Expense

Item	Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Deposit
Income Tax			\$184										15.35
Property Tax						\$60						\$60	10.00
Year's Fuel				\$150									12.50
Insurance	\$20.45			\$20.45			\$20.45			\$20.45			6.72
Car License			\$10										.84
Car Insurance					\$5.2								4.35
Tuition									\$350				29.25
Christmas												\$120	10.00
Turlough Fund?													5.00
<i>Monthly Deposit for Total Cost of All Items</i>													94.01

Ear-marking Money for Seasonal Expense

HOW TO USE THE CHART

Enter items of seasonal expense in the left-hand column provided for this purpose. Enter amounts due for each item in the column under the heading of the month in which it comes due.

Monthly deposit for each item should be one twelfth of the annual cost. However, if you start budgeting in June and you have no money saved at that time for an expense that falls due in December, you have only six months to accumulate the annual price. In this instance, therefore, you divide the annual price by six. In this way you will have the entire sum on hand when needed. Reduce the monthly deposit to one twelfth of the annual price as soon as it has been paid for the first year.

If the budget is adopted in June and a large yearly expense comes due in September, there are only three months in which to collect the money. Divide the yearly price by three. When the bill has been paid for this first year, reduce the monthly allocation for this item to one twelfth of the yearly sum.

In this way, you catch up with your financial program and put yourself in position to get ahead without difficulty in the following fiscal year.

Gift Estimates

89.19.17

FOR THE HOME FRONT FIGHTER

3 Timely Wartime Guides

Home canning of food, wartime cooking, and the budgeting of your income are all powerful weapons in the ever important Battle of the Home Front. These three practical books will serve as complete handbooks to the commandos of the kitchen and the sentries of the family purse who are helping to win the war right here at home!

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She gets around shortages by offering numerous meat, sugar, and butter substitutes. Yet the recipes are so cleverly worked out that your family will never know that the delightful dishes you set before them are all "good for them."

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The Budget Editor of the Cleveland Plain Dealer offers this painless guide on adjusting your budget to take in wartime strains. She gives 45 sample budgets for incomes ranging from \$100.00 to \$500.00

per month, for single men and women, married couples, servicemen's wives, etc. It is a really human and workable book, taking into account the fact that recreation is part of civilian morale!

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